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Postal Customer Local

Hometown Heroes: **Still Teammates After All These Years**

BY KENNETH BOOKS

In the late 1990s, three teenagers ran their hearts out as members of the Fort Walton Beach High School cross-country team. Today, all three - Mike Lowe, Ken Dwver and Austin White - are colonels in the armed forces. Lowe and White are in the Air Force, while Dwyer is in the Army.

Austin was the fastest by far," said Dwyer. "Mike was the smartest. I was average."

Lowe, 45, the oldest of the trio as a 1994 graduate, works in special operations, flying various aircraft, including the Talon 2, which is his current ride. He's served tan, Iraq, the Philippines and South America. "I deeply love to fly around Asia," he said. Born to a military family, and growing up in the area, serving in the military seemed almost a no-brainer, so he joined shortly after earning a bachelor's degree in business from the University of Florida. He now serves as the Vice Wing Com-

Your Total Service Center



From left: Cols. Mike Lower, Austin White and Ken Dwyer.

mander of the 919th Special an Air Force family, although **Operations Wing.**

He and his wife, Rebeca, have been married for 17 vears and have a daughter, Sarah, a junior soccer player at Niceville High School.

White, 45, also comes from

he didn't enlist right away. After his graduation from the University of Alabama, he spent a year as a stockbroker before he realized that life wasn't for him. So, in 2001, he joined the Air Force Reserve

and says his favorite station is right here at Duke Field. "My family is here; my son is here," he said. His son, Roland, 14, is a freshman at Fort Walton Beach High School.

Dwyer, 46, joined the Army as an infantry officer in 1999. But after four or five years, he said, he switched to Special Operations. He spent four tours in Afghanistan, where, on his third tour, he was struck by a rocket-propelled grenade, costing him his left arm and left eye. The Special Operations crest is embedded in his artificial left eye to remind him that it's all about the team. He married Jennie in 2000, and has a son, Tim, 19, at Appalachian State, and a daughter, Julia, who is a sophomore at Niceville High School.

But the tie that bind these three colonels comes largely from their high school cross-country coach, Don Henderson, who instilled many values in them, along

> **TEAMMATES** continued on page 2

End of a Niceville Era

By Kenneth Books

The longest-serving city manager in Florida will leave office Aug. 1 after 52 years on the job.

Lannie Corbin, 80, who was first hired as city clerk in 1971, then made city manager two years later, said he wants to travel with his wife and do other things on his bucket list while they're still young enough to enjoy them. "I'm getting to the age that if I don't take advantage now, I'll be too old," he said.

Lannie said he has no concrete agenda for his post-retirement years, but "as we get closer, we'll start putting together some plans."

As he winds down the final months of his career, Lannie can look back on an enviable track record. He replaced a tiny city hall with an attractive complex that includes one of the area's best libraries, a children's play park, police and fire stations and a softball complex.

Under his tutelege, a large water tank was placed in the center of the softball fields and stands as a city

> **END OF ERA** continued on page 2



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🏇 Community

END OF ERA

continued from page 1

landmark to this day. Under the tank are concession stands, offices and an observation area. An out-of-business skating rink was converted to a 121,000-squarefoot community center. And the list goes on.

Lannie says one of his proudest achievements was the construction of a boardwalk by Turkey Creek. A bank sat on the Turkey Creek location, but it began sinking, because the builder failed to put pilings underneath. So, the bank offered to sell the property to Niceville for \$100,000 (\$574,081.48 in today's economy). Grants were obtained and the boardwalk was constructed, using all inhouse labor. It's given the whole area a chance to see nature at its best," he said.

But, he said, he's proudest of "bringing Niceville from a small town without a lot of direction to one of the best communities in Northwest Florida. It takes teamwork, but someone has to lead."

It wasn't always easy. In fact, among his many successes, one disappointment stands out as



PHOTO BY JANAE ERICKSON, FRA.

the most galling.

In 1982, officials of the Bluewater Bay area wanted to bring the entire property into the city and the measure was approved in each of the first two readings. But in the third reading, it was voted down by a 3-1 margin. "It was a real disappointment, because we had worked really

TEAMMATES

continued from page 1

with Assistant Coach Keith Jowers

Every physical event, he'd tell anyone who's cutting corners, "You're only cheating yourself," Dwyer said. "He definitely influenced all our lives."

Henderson died last year. Many cross-country runners from many classes attended his memorial.

"He taught teamwork," said Lowe. "He was almost a father figure.

While their military careers have taken each colonel to a variety of places, some enjoyable and others merely tolerable, growing up in Fort Walton Beach was a major factor in their military service.

"Growing up in a community that supports the military, seeing kids whose parents are military, you could just tell," Lowe said.

Lowe and White plan to retire from the Air Force early next year, while Dwyer said he's in it for the long haul, although he has no plans to try to get a general's star. Currently, he speaks to soldiers on building resiliency through adversity. "All of us in our lives are going to suffer speed bumps and obstacles," he said. "How you handle it shows what kind of character you have."

Don Henderson would agree.



Preliminary Work Prepares for Brooks Bridge **Replacement Project**

activities began this month to allow for the construction of the new Brooks Bridge in Okaloosa County scheduled to begin this spring.

This work includes relocating utilities on and around Brooks Street, U.S. 98, and the south side of Publix at the Shoppes at Paradise Point shopping center. In the coming weeks, crews plan to realign Brooks Street, from Perry Avenue to the Brooks Bridge, to provide space to construct the new westbound structure.

Other activities include drainage improvements, relocating above and underground utilities, installing erosion control devices, lane shifts, and finalizing needed permits. The early activities will begin beneath the west side of the current bridge in Fort Walton Beach before advancing to the east end of the structure.

The \$171 million Brooks Bridge replacement project

Preliminary construction on U.S. 98 will replace the four-lane bridge that opened in 1966 with a new six-lane structure across Santa Rosa Sound with completion of the project, currently estimated for mid-2027.

> Drivers, pedestrians, bicyclists, and nearby properties may be affected by the early construction efforts and the associated traffic shifts. All activities are weather-dependent and may be delayed or rescheduled in the event of inclement weather. Drivers are reminded to use caution, especially at night, when traveling through a work zone and to watch for construction workers and equipment entering and exiting the roadway.

> For more information visit the Florida Department of Transportation District Three on the web at www.nwflroads. com, follow FDOT on Twitter @myfdot_nwfl and Instagram @myfdot_nwfl, or on Facebook at MyFDOTNW-FL.

closely with people who wanted to bring it in," Lannie said. "But maybe it's for the best."

Early on, Lannie had to get things done by the skin of his teeth, as some members of City Council opposed him. "I was hired on a 3-2 vote," he said. The first two or three years, two people were against me and everything was 3-2. To survive that and last 52 years is remarkable."



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P.O. Box 1424 Santa Rosa Beach, FL 32459

Publisher/Executive Editor Lori Leath Smith Lori@LifeMediaGrp.com

Director, Advertising Sales Scott Miller Scott@LifeMediaGrp.com

Production & Layout Kim Harper

> **Advertising Sales** Ray Cyr

Editor Kenneth Books

Writers

Michelle Ruschman Doug Stauffer Lauren Reho Lisa Woodrum Teresa Halverson Michelle Jannazo

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Mark your Calendar for ECCAC's Signature Gala in the Garden and Golf Weekend

The Emerald Coast Children's Advocacy Center (EC-CAC) is putting on their annual signature Gala in the Garden and Golf Weekend, this year presented by George and Janice Hendricks. The Gala features a cocktail hour starting at 5:30 p.m., with dinner being served at 6:30 p.m. on Friday, March 10, at the Hilton Sandestin Beach Golf Resort & Spa. Guests will enjoy dinner and live entertainment by popular local musicians, The Will Thompson Band, live auction, as well as a featured guest speaker. The Gala is an energetic, yet important ECCAC fundraiser to benefit children by providing services at no cost to help identify, treat and support child victims in abusive situations.

The Golf Tournament, also to benefit ECCAC, will take place on Sunday, March 12, at Kelly Plantation Golf Club with registration and a cookout meal





from 10:30 to 11:45 a.m. for a tournament shot gun start at 12 p.m. Tournament cost is \$400, which includes two tickets to the

ECCAC's 23rd Annual Gala in the Garden and Golf weekend will be on March 10, at the Hilton Sandestin for the Gala, and March 12, for the golf tournament at Kelly Plantation.

Gala. Gala tickets only are \$250 per couple. Please make reservations on-line at eccac.org. Sponsorships are still available. Contact Lee Curtis at at 850-684-4422, or email her at Lee@ eccac.org.

To Honor Corporal Ray Hamilton

On Christmas Eve, Okaloosa County Sheriff's Deputy Corporal Ray Hamilton was killed in the line of duty while attempting to arrest a man suspected of domestic violence. Hamilton served as a Special Response Team (SRT) member with the Okaloosa County Sheriff's Office.

To honor the memory and sacrifice of Corporal Hamilton, and in accordance with a memorandum from the office of Gov. Ron

DeSantis, Okaloosa County lowered the flags to half-staff at County-maintained buildings from sunrise to sunset on Saturday, Dec. 31, 2022.

"Our deepest condolences go out to the family of Corporal Hamilton and the Okaloosa County Sheriff's Office during this difficult time," says Okaloosa Board of County Commissioners Chairman-elect Trey Goodwin. "He



will always be remembered for his service and sacrifice to the citizens of Okaloosa County."

Corporal Hamilton, a fiveyear veteran with the agency, had received two lifesaving awards and been commended for his excellence.

Please join Life Media in praying for the family, coworkers and friends of Corporal Hamilton as they deal with this tremendous loss.

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Community

The Okaloosa County School District held a district-wide professional development day at the Destin-Fort Walton Beach Convention Center Jan. 6. Superintendent Marcus Chambers spoke to OCSD employees about the hard work they do each and every day to make a positive impact on students. Todd Whitaker, teacher, principal, speaker and author, spoke about What Great Teachers Do Differently.

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ent accounts through the OCSD website and connected their students to their accounts. Visit www.okaloosaschools.com to set up your student's account and link your student to it if necessary. Contact your school if you need help connecting your students to your account.

As a reminder, the OCSD Focus App can be found in the Apple App and Google Play Stores for download. You can find it by searching for OCSD Focus Educational Portal. Once parents download the app, sign in through the orange log-in button, and you will have access to your student's schedule, grades, and attendance information at your fingertips. Students can download the same OCSD Focus app to access their grades and attendance without creating

FOCUS

an account. They must click on the box marked "Sign in with SSO" and enter their school district email and network password.

OCSD In November, launched a second app to receive school and District updates. Download the OCSD Apptegy App through Apple App or Google Play to access documents, events, news updates, and emergency notifications. Visit www. okaloosaschools.com for more information.

Okaloosa County School District Parent Climate Survey Available Online

The 2022-2023 Parent Climate Survey is available now! OCSD invites parents and guardians to take a moment to complete this valuable survey about your child's school. We rely on your feedback to continuously improve our schools. You can complete one survey per child enrolled. The survey is available in English and Spanish. Please visit www.okaloosaschools.com.

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The Sand Dunes Chapter of Embroiderers' Guild of America celebrates various forms of hand embroidery. The next meeting will be Sun., Jan. 22, 1:30-4:30 p.m., at the Parish Hall, Holy Name of Jesus Catholic Church, 1200 Valparaiso Blvd., Niceville. Visitors are welcome. Call (850) 496-3466 with any questions.

The Niceville Library Friends will host a Sidewalk Book Sale Sat., Feb. 25, 10 a.m.-1 p.m. All proceeds benefit the library.

Registration is open for the 25th FPL Northwest Florida Economic Symposium, Feb. 28-March 1 at Sandestin Golf and Beach Resort. The event brings leaders together from across the Panhandle to hear challenging, thought-provoking speakers. To register: www.fplsymposium.com.

Be Resilient Clinics, held by SOF Missions are planned for Feb. 2-6; March 9-13; April 13-17 and May 18-22. Details are available at sofmissions.org/ clinic. The free sessions will include people who have served our country, helping them recover from the inward and outward scars of war.

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Triumph Gulf Coast Awards \$21 Million Grant for Nursing Program at NWFSC

The Triumph Gulf Coast board has awarded Northwest Florida State College (NWFSC) \$21,787,560 for its Nursing Program expansion project.

Triumph Gulf Coast is a competitive development fund in Northwest Florida that supports infrastructure needs and develops industry-driven workforce and education training programs.

With the support from Triumph Gulf Coast, the College will be able to meet healthcare industry needs and expand the availability of qualified nurses throughout Northwest Florida.

The Nursing Program Expansion project consists of four parts: the renovation of the Niceville Campus Health Sciences building, the integration of instructional enhancements through virtual technology, professional development for faculty and increased accessibility of pre-nursing coursework to support a pipeline of students.

Project priorities include ren-



ovations, equipment purchases to support capacity needs and the implementation of teaching technologies and strategies that improve learner outcomes while accelerating the learning process. To date, NWFSC's Nursing Program has a long-term record of success in simulation-enhanced instruction that allows students to strengthen patient care skills in controlled environments prior to real-world application. The project's impact is expected to extend throughout Okaloosa and Walton counties, with additional education and employment opportunities provided to individuals located throughout the eight disproportionately affected counties.

"Northwest Florida State College recognizes the critical need for a dramatic increase in qualified nurses throughout Northwest Florida," said NWFSC President Dr. Devin Stephenson. "We are proud to offer excellent health sciences programs that boast a reputation for excep-

tional instruction and are known for meeting high standards of excellence. With the support from Triumph Gulf Coast, the College stands ready to expand its program resources and services as it proactively recruits and trains nursing students to meet urgent staffing needs in the region."

The College's A.S. in Nursing (ASN) program is nationally accredited through the Accreditation Commission for Education in Nursing and boasts NCLEX pass rates that have exceeded state averages by double digits for the past 14 years. The job placement rate for NWFSC nursing graduates remains greater than 98 percent, with students having positions lined up prior to program completion.

The ASN program is expected to graduate an additional 40 new nurses in the fall and spring 2026 semesters, while the Bachelor of Science in Nursing (BSN) program is expected to graduate an additional 20 nurses in the fall and spring 2027 semesters.

For more information, contact please contact Tanya Beauregard, NWFSC Director of Nursing, at beauregt@nwfsc. edu or (850) 729- 6400.



Needles Still Flying After 34 Years

The Flying Needles Quilt Guild was started in 1989 by a group of 19 quilters and has grown to more than 100 members. Its goal is to serve the general public by donations to other community service organizations and by serving as a source of information and education through exhibitions, demonstrations, lectures and workshops. The mission of the QOV Foundation is to cover servicemembers and veterans touched by war with comforting and healing Quilts of Valor. To date, the Guild has distributed more than 800 Quilts of Valor to retired Veterans or active duty members and works throughout the year making Christmas stockings, small throw quilts, drawstring bags and pillowcases for charity. "We make well over 100 Quilts for veterans a year for the National Quilts of Valor Foun-



dation, and 1,200 items were donated last December to our three charities that shelter and help children," said member Sandra Congleton..

General Meetings are held on the second Thursday of each month at the New Hope Baptist Church, 108 Aurora St., Valparaiso. Socialization starts at 9:30 a.m, with meetings beginning at 10 a.m. Guests and new members are always welcome.

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Flying Needles Quilt Guild of Niceville, Florida Presents





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For Registration and Additional Information, Visit:

www.flyingneedlesquiltguild.org

Entry Deadline: February 1, 2021 FLYING NEEDLES QUILT GUILD • P.O. BOX 1652 • NICEVILLE, FLORIDA 32588 Workshops are held on the fourth Thursday of each month, except for November and December. Workshops vary from month to month. For a fifth Thursday in the month, a Charity Workshop is scheduled, making Christmas Stockings or charity quilts for our surround-ing area.

Membership is open to anyone interested in quilting or related projects. Individual annual membership is \$25, household family membership is \$35, due at the October meeting and can be paid in person or by mail. Any member joining after March 31st in a given year is prorated. Membership forms are available at flyingneedlesquiltguild.org or you may pick up a form at any general meeting at the membership table.

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The community

Bay Buzz Events

Celebrate Mardi Gras In Niceville!

New Orleans-style food, a great band and fun for the whole family will highlight a Mardi Gras celebration 5-9 p.m., Sat.,

Feb. 11, at 3rd Planet Brewery in Niceville. Sponsored by the Northwest Florida Symphony Guild, a non-profit organization, the fundraiser will support the Northwest Florida Sympho-



ny Orchestra (NFSO) and the Symphony's youth programs.

Featured New Orleans-style cuisine provided by Niceville's Café Bienville will include chicken or shrimp gumbo, red beans and rice and muffuletta sandwiches for \$5 per item. A food truck will also be available. The band "Purple Monkey" will entertain from 6 to 9 p.m.

Join your neighbors and friends at this fun-filled family-friendly event that will include free face painting for children along with various games.

Play Golf for the Heritage Museum

Call The Heritage Museum today to register for the 7th Annual Heritage Museum Mardi Gras Golf Scramble. (850) 678-2615, or visit heritage-museum.org to register. Registration deadline is Wed., Feb. 15. Included will be a buffet lunch, door prizes, raffles, silent auction and the chance to win a car! Tee off will take place Sun., Feb. 26, 8:30 a.m., at Regatta Bay Golf Course. 465 Regatta Bay Blvd., Destin.

Renew Your Vows for Valentine's Day!

Looking for a romantic Valentine's Day present for your spouse? Celebrate your love and commitment by officially renewing your wedding vows at LuLu's Tropical Re-Union, 2 p.m., Sat., Feb. 11. Couples can pre-register anytime at the



restaurant or at LuLu's website to be LuLu's will have Certificates of Reunion ready for each couple. There will be complimentary champagne toasts, wedding cake, flowers for the "brides" and photos for the couples. Prizes will be awarded to the couples who were married the longest, shortest, and who are dressed the most festively. LuLu's Destin is located at the foot of the Mid Bay Bridge, next to Legendary Marina. To register or for more information, visit www.LulusFunFoodMusic. com/destin or call (850) 710-5858.

Help Purchase A New CT Scanner For Sacred Heart

Tickets are now on sale for the Ascension Sacred Heart Foundation's 2023 Emerald Ball to benefit Ascension Sacred Heart Emerald Coast, Saturday, February 4 at 6 p.m. at the Hilton Sandestin Beach Resort Golf and Spa. Celebrating its 20th anniversary and presented by Howard Group, Grand Boulevard and Silver Sands Premium Outlets, proceeds will go toward purchasing a new computerized tomography (CT) scanner for both adults and kids. The previous two events each raised approximately \$200,000. A new CT scanner will improve diagnostic image quality and save patients time during the scan. The hospital plans to install the scanner next year. Tickets are \$150 which includes reserved seating, dinner, two drinks, live music and dancing. Visit sacredheartemeraldball.com. For more information on tickets or sponsorship, contact Lisa Wainwright at lisa.wainwright@ascension.org or 850-278-3702. Guests are encouraged to wear shades of emerald for this elegant evening. The event also includes a wine and bourbon pull, a GIF photo booth and an opportunity drawing for a \$5,000 shopping spree at McCaskill and Company.

Have a blast for Habitat!

Calling all ladies! Habitat for Humanity Walton County invites you to kick off the 2023 Women Build Season at the Hilton Sandestin Beach Golf Resort & Spa for its signature women's luncheon Friday, Feb. 10 from 11 a.m. to 1 p.m. The 5th Annual Hard Hats & High Heels luncheon is back and better than ever as Habitat celebrates GALentine's and female empowerment. This event is brought to you by Presenting Sponsor Vacasa and Founding Sponsor The Merchants

Continued on page 10

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Contact Niceville Insurance to determine eligibility for property insurance in the state of Florida from a member of the Auto-Owners Insurance Group SM .

tappenings Around the Bay

FEBRUARY 2023 **Chess Night** Mardi Gras Party 01 11 | 6 pm | LJ Schooners Dockside Restaurant & Oyster Bar | Niceville 6 pm | 3rd Planet Brewing | Niceville **CAA's Valentine Tour of Homes** Greater FWB Chamber's First Friday Coffee 12 03 12-4 pm | South Walton 7 am | Christian Life Center at First Baptist Church | Fort Walton Beach Junie B.'s Essential Survival Guide to School Caring & Sharing's Legacy Five Concert 13 11:30 am | Mattie Kelly Arts Center | Niceville 7 pm | Good News United Methodist Church | Santa Rosa Beach Chili Plunge **Creative Space: Homeschool Art** 04 14 | 8 am | Turkey Creek | Niceville 2 pm | Estelle Studio & Gallery | Freeport **Encaustic Wax Scenes with Corina Zalace Ben Carson** 16 10:30 am | Artful Things | Niceville 7:30 pm | Mattie Kelly Arts Center | Niceville 2023 Emerald Ball to benefit Ascension Sacred Heart Emerald Coast Easter Cross with Marla Armstrong 18 | 6 pm | Hilton Sandestin Beach Resort Golf and Spa | Miramar Beach 10:30 am | Artful Things | Niceville Niceville Chamber's Second Wednesday Breakfast 80 Paint & Sip: Paint Your Pet Night 7:30 am | Niceville Community Center | Niceville 5 pm | Tipsy Canvas Paint & Sip | Crestview Wine Tasting and Prime Rib Night Michael Cavanaugh: Billy Joel Songbook 5 pm | LJ Schooners Dockside Restaurant & Oyster Bar | Niceville 7:30 pm | Mattie Kelly Arts Center | Niceville Blue Dog at Bijoux 09 Watercolor Techniques with Theresia McInnis 21 11:30 am | Bijoux Destin | Miramar Beach 12:45 pm | Artful Things | Niceville Greater FWB Chamber's Nothing But Networking **Crescendo! Vintner Dinners** 24 11:30 am | AJ's on the Bayou | Fort Walton Beach 6 pm | Various Venues **5th Annual Hard Hats & High Heels** 10 4th Annual Shrimp & Grits Festival 25 11 am to 1 pm | Hilton Sandestin Beach Golf Resort & Spa | Miramar Beach 12 pm | Destin Harbor | Destin 10-Valentine's Special Sidewalk Book Sale 11 All Day | Emerald Coast Indoor Shooting & Sport | Valparaiso 10 am-1 pm | Niceville Library **11** | Women's Climbing Circle Mardi Gras Golf Scramble benefiting Heritage Museum of 26 9 am | Rock Out Climbing Gym | Destin Northwest Florida 8 am | Regatta Bay Golf Course | Destin Cat Adoption 10 am | Petsense | Niceville Crescendo! Main Event 11:30 am | Hilton Sandestin Beach Golf Resort & Spa | Miramar Beach **Camellia Festival** 10 am - 2 pm | Eden Gardens State Park | Santa Rosa Beach Oils and Acrylics with Rosalyn O'Grady 28 10 am | Artful Things | Niceville **CAA's Valentine Tour of Homes** 10 am - 4 pm | South Walton Llama Llama Red Pajama LIVE! 11:30 am | Mattie Kelly Arts Center | Niceville Chili & Cars benefiting the DeFuniak Boys & Girls Club 1 pm | Main Street | DeFuniak Springs FPL Northwest Florida Economic Symposium Sandestin Golf and Beach Resort | Miramar Beach LuLu's Tropical Re-Union 2 pm | LuLu's at Mid-Bay Bridge | Destin Coming up | Saturday, March 4 Love & Football: A Dog Promenade Annual Pancake Breakfast & Silent Auction 3 pm | Grand Boulevard at Sandestin | Sandestin 8 - 11 am | Niceville Community Center | Niceville

FARMER'S MARKETS

Niceville Community - Saturdays February 4, 11, 18, 25 9am-1pm | Palm Plaza | Niceville

Hammock Bay - 1st & 3rd Sundays February 5, 19 8am | Victory Blvd | Freeport

Grand Boulevard - Saturdays February 4, 11, 18, 25 9am-1pm | Grand Boulevard | Miramar Beach









Community

EVENTS

continued from page 10

of Rosemary Beach. Tickets (\$75) can be purchased online at HardHats2023.eventbrite. com. "This has become a sellout event year after year, and we are thrilled to host an event that is loved by so many women in our community and helps them build strength, stability and self-reliance," said Teresa Jones, Executive Director of Habitat for Humanity of Walton County.

This year's featured speaker is Nancy Francis. As a woman who co-founded a creative consulting company with dozens of Fortune 500 clients, Nancy helped U.S. and global teams change their mindsets as they developed and launched successful new products.

The silent auction, featuring furniture pieces donated to the ReStore and then upcycled by local creatives, will feature work by local artists Lee Hensley of Lola's on 30A, Jennifer Jones

of Compass Builders of Florida and Laura McKee of L. Hamilton & Co. Help Habitat raise money through fun games, raffles, and a silent auction. Funds raised will help us work toward our vision of assisting families in our community to build safe and affordable places to call home. Sponsorship opportunities are still available. Email manager@waltoncountyhabitat.org for more information

Tour Beautiful Homes for CAA

Valentine's weekend typically means romantic dinners and flowers for most, but for locals and visitors alike, it also signals the highly anticipated annual Valentine Tour of Homes. You will enjoy a two-day self-guided tour through some of South Walton's most unique homes representing diverse architectural styles, beautiful interior design, historic significance and fine art collections. And, you'll be helping to raise funds for the CAA's "Art For All" Program. To volunteer, visit culturalartsalliance.com/volunteer. All tickets are valid for the entire weekend with one entry per house. Please note that as most of these homes are private residences, they cannot be guaranteed as ADA compliant.

The CAA is committed to

ensuring access for all to its programs, including for people with disabilities or limited mobility. Please notify the CAA office in advance for questions regarding

access, and best efforts will be made for accommodations. Hours February 11, 10 a.m.– 4 p.m.; February 12, 12– 4 p.m. Tickets: culturalartsalliance. com/valentine-tour-of-homes. Call 850-622-5970 or visit

culturalartsalliance.com.

Do You Love Football and Dogs?

Join Dog-Harmony for Love & Football: A Dog Promenade from 3 to 5 p.m. on Saturday, Feb. 11 at Grand Boulevard. Fur parents are encouraged to dress up their pups in a uniform of their favorite football team or a Valentine's Day theme. The event will feature Gulf Coast gourmet from JC's Gourmet, hot dogs served by the Residence Inn by Courtyard, as well as beer and wine offered for donations. The \$15 entry fee includes a professional digital photo of your doggie celebrity sponsored by Mills Photo Design and the chance to win fabulous prizes! Prizes will be awarded in two weight categories for Best Dressed, Most

Creative and Most Enthusiastic pups. Visit dog-harmony.org to learn more, volunteer, donate or adopt.

Enjoy the Beauty of Camellias



The Friends of Eden Gardens State Park invite you to the annual Camellia Festival Saturday, Feb. 11, 10 a.m. - 2 p.m. at Eden Gardens State Park. Stroll through amazing gardens full of unique Camellias, see displays and demonstrations, historic reenactments, and learn about Camellia propagating and growing. Camellias will be available for a donation from the nursery. Attendance is free with paid park admission (\$4 per car). Additional parking for the event will be at Bay School with tram service to the park.

Are You An Art and Food Lover?

Make plans to attend Blue Dog benefiting Mattie Kelly Arts Foundation at Bijoux on Thurs., Feb. 9 at 11:30 a.m. This one-day-only creative event includes the culinary masterpieces of Chef Jack McGuckin of Bijoux Restaurant + Spirits in Miramar Beach. Purchase Tickets at mkaf.org. Also, See George Rodrigue's Blue Dog paintings like never before in this mini-exhibition of rarely seen original artworks from the artist's private collection, shared by his widow, Wendy Rodrigue. This unique experience benefits the ongoing partnership between MKAF and Wendy's Life & Legacy Foundation, engaging students of all ages through storytelling and the arts.

Join the **Opera Brunch** on Saturday, February 18 at Crosspoint Methodist Church in Niceville, 11 a.m. - 1:30 p.m. Sponsored by the Choctaw Bay Music Club, proceeds will benefit music students through scholarships of roughly \$10,000 yearly. Students entering college as

Continued on next page



Aging in Our Community: Options for Residential Care

By Teresa Halverson, Director of Business Development & Community Relations, The Manor at Blue Water Bay

We are all blessed to live on the beautiful Emerald Coast. With more families moving to the area every day, our aging population continues to grow as well. Navigating the senior living and health care options can often be confusing. Our community is fortunate to offer so many different levels of care. Planning ahead, exploring options and taking a facility tour can help avoid crises when you need immediate assistance.

There are many services available to choose from and there is no simple answer to which one would be right for you or your loved one. Knowing what is available will help you understand the difference and enable you to choose a service that best meets your family's needs. The following services in our community provide care levels.

Independent Living Facilities (ILF) for Seniors: Private Pay. Most residents are normally fully independent aside from some minor medical needs. ILF's offer a wide range of social amenities and fine dining. Sometimes we are just ready to downsize without having to care for a larger home.

Assisted Living Facilities (ALF): Private Pay. Need a little more assistance? No longer able to live alone? These facilities allow an individual to live in a private room. Assistance includes Activities of Daily Living (ADLs) and medication management. Communal dining, housekeeping and recreation programs are typically offered. Many facilities offer transportation to appointments, shopping and medical appointments as well. Some ALF's offer a Memory Care Unit (secure unit) dedicated to a family member who might need daily attention for safety and security.

Skilled Nursing and Rehabilitation Facilities are traditionally known as long term care facilities. This service is right for you (or your loved one) if you require 24-hour skilled nursing care and assistance with ADLs. Is your loved one no longer safe to live at home or alone? Does your loved one need assistance with getting out of bed? Transfers? Wound care? Long Term Care in skilled nursing facilities is paid for by Private Pay, Long Term



Care Insurance or Medicaid. All skilled nursing facilities also offer short term, post hospital rehabilitation stays. Insurance (Medicare or Private Insurance) covers the costs of the stay for a limited time. Typical short stay patients (known as Rehab Patients) are admitted directly from the hospital and receive 24 hours nursing care, physical, occupational and speech therapy services. The goal is to assist the patient to reach their highest level of functioning and return home as soon as possible.

Take time to start looking at all resources available, request a tour of potential facilities and develop a plan for the future to help avoid last-minute crises.

EVENTS *continued from page 10*

music majors, graduating high school seniors who have studied music, and children desiring to attend summer music camps are all eligible to receive the scholarships. The event includes a brunch, live music presented by the Pensacola Opera Artists in Residence Program and a guest singer as well as a raffle. A 501c3, the Choctaw Bay Music Club was organized in 1977 and has held this event year for more than 20 years. Tickets are \$40 adults and \$25 for students and can be purchased on Eventbrite.

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to benefit:





The community

Meet Local Pro Richard Schmucker

By Kenneth Books

Don't tell Richard Schmucker to take it easy.

After retiring from his machine shop at 40, he found time weighed heavily on his hands. But he had an in. He had more than 10 years experience in the roofing industry. So, he set his sights on creating a business to do just that, Eagleview Roofing Systems.

The Long Island native has also lived in Georgia, but found that there was little quality control for roofers there. Florida was the place he wanted to hang his hat.

"I did a lot of reading and liked how Florida does it," he said.

But the road to licensing was, he said, a challenge. "There was a lot of studying," he said.

And then there were the tests, including a six-and-a-halfhour business and finance exam, which, he said, he aced, due to his experience as the owner of a machine shop. But the fivehour roofing knowledge test was a little tougher. It required an understanding of worker's comp and other complicated matters, all gleaned from 7,000 pages of reading.

"I hadn't spent that much time studying since high school," he said.

But he passed these roadblocks, acquired his license and last spring started Eagleview Roofing Systems.



Welcome to Niceville!

Jim & Jane Rainwater welcome you to our real estate office. We have over 20 years experience selling real estate, residential and commercial, working with buyers and sellers in Bluewater Bay, Niceville, Valparaiso, Destin, Crestview and surrounding areas.

Property Management

Jim Rainwater offers full-time property management services as well. If you are a homeowner with a rental property, Jim can assist you in finding tenants, qualifying tenants and lease preparation.

4400 Hwy. 20 E., Suite 314, Bluewater Bay, Niceville (The old Bluewater Bay Post Office) Stop by our office today or call Jane at (850) 830-1976 or Jim at (850) 830-9636







The response was wholly favorable.

"BuildZoom," which rates contractors, gives Eagleview a score of 101, which places it above 88 percent of the 191,428 contractors in Florida.

And Rich's customers found themselves completely satisfied with his company's work as well.

One reviewer, named Dean, gives Eagleview five stars out of a possible five.

"What a treat to have a quality contractor like this!," he wrote. "Rich Schmucker's company, Eagleview Roofing, did a superlative job replacing the roof on my home. Not only were they able to begin in a timely manner, the price was very reasonable, they completed the job quickly and with top-quality workmanship. What's also amazing is the fact that there was not a single trace they were ever there, as they did an amazing clean up. In fact, several neighbors noticed that, complimented the job and requested his contract information."

wrote: "Rich Schmucker/Eagleview Roofing Systems was a blessing! The way Florida is going with insurance issues, homeowners are being 'taken to the cleaners' by some of these roofing companies. We chose Eagleview based on our confidence in Rich and his commitment to excellence in every detail, and his promise of personal attention to our home. WOW! We couldn't be more thrilled with our decision. It's a good day when you work with someone who actually cares that they deliver on promises! Not only did they do an unbelievably beautiful job on our roof (the entire neighborhood has commented!), but we know it is structurally outstanding. They protected the surrounding area during installation and cleaned thoroughly as they went along during the job."

And, while Rich uses responsible independent contractors, "As owner, I get very involved with any project. I'm involved in all aspects."

Rich has set down roots in Northwestern Florida, leasing a home in Bluewater Bay and seeing his two children, son Lorcan, 13, playing soccer for Ruckel Middle School and daughter Brianne, 19, studying at Northwest Florida State College in hopes of becoming an anesthetist.

To reach Rich Schmucker and Eagleview Roofing Systems, email eagleviewfl@gmail.com or call (850) 428-6288. And check out Eagleview's web page at eagleviewfl.com.

Another reviewer, Susan,



Governor DeSantis Sworn in with "The Bible of the Revolution"

BY DOUG STAUFFER

"Florida is proof positive that "We the People' are not destined for failure. Decline is a choice. Success is attainable. And freedom is worth fighting for." And "fight we must." These words set the tone for Gov. Ron De-Santis's inauguration speech.

A lot has changed over the past four years, especially in the political landscape of the Sunshine State. Four years ago, Congressman Ron DeSantis pulled out a narrow margin of victory over his opponent (less than one-half of 1 percent). Four years later, he won a landslide victory of epic proportions, with many Americans referring to him as "America's Governor."

Jan. 3 marked the beginning of his second term as governor as he and his cabinet took their oaths of office. The cabinet members included: Lt. Gov. Jeanette Nuñez , Chief Financial Officer Jimmy Patronis, Attorney General Ashley Moody, and newly-elected Agriculture Commissioner Wilton Simpson. The ceremony took place on the steps of the iconic Old Capitol in front of an enthusiastic crowd of thousands. Unlike the narrow margin of victory four years earlier, DeSantis won by more than 20 percentage points (receiving 1.5 million more votes than Charlie Crist).

The location and the De-Santis victory were historic, as was the Bible used to swear in DeSantis and Lt. Gov. Jeanette Marie Nunez. They were sworn in using the Bible of the Revolution, which the Founding Fathers in the U.S. Congress commissioned more than 240 years ago. They placed their hands upon the King James Bible, published by Richard Aitken in 1782, shortly after America won the War of Independence. The "Aitken Bible" was the first and only English edition ever commissioned by the United States.

The overcast day looked ominous, but the good Lord provided clouds for shade, and a wonderful breeze for comfort instead of the rain forecasted. Everyone in the audience enthusiastically hung onto DeSantis's every word realizing the significance and magnitude. The governor covered a wide range of topics, none more important than his support of traditional family values.

"Florida must always be a great place to raise a family – we will enact more family-friendly policies to make it easier to raise flected this mindset: "Freedom lives here, in our great Sunshine State of Florida! When other states consigned their people's freedom to the dustbin, Florida stood strongly as freedom's linchpin. When the world lost its mind – when common sense suddenly became an uncommon virtue–Florida was a refuge of sanity, a citadel of freedom for our fellow Americans and even for people around the world."

DeSantis also blasted politi-

cians in Washington, calling the federal government a "sprawling, unaccountable bureaucracy" that "looms over us and imposes its will upon us."

Continued on next page





children, and we will defend our children against those who seek to rob them of their innocence." These words hardly left his lips before the crowd erupted while jumping to their feet for the first of many standing ovations.

DeSantis promised to continue his fight against the "woke" ideology attempting to gain a foothold in Florida. "We reject this woke ideology," he said. "We will never surrender to the woke mob. Florida is where woke goes to die!" In these regards, he also invoked God and appropriately quoted the Bible: "As the Book of Psalms reminds us, 'I will not fear though tens of thousands assail me on every side." He also reminded us, "We embrace our founding creed that our rights are not granted by the courtesy of the state, but are endowed by the hand of the Almighty."

As I have traveled around the United States and outside the continent, people from every corner of the globe applaud De-Santis for standing against the coronavirus-related restrictions and hysteria. His comments re-



The community

What Does it Mean to "Age-In" to Medicare?



By Greg Durette, Florida Health Connector

As many times as I have said the term "age-in" to folks when discussing Medicare, it has never failed to elicit a visceral response like, "What do you mean with this age-in thing?!" or "I don't feel aged-in!"

The fact of the matter is, aging-in, meaning you are turning 65 soon, is a good thing. There are many we all know who didn't make it to that milestone. Bravo for making it and encouragement for many more.

Yes, we are in the middle of the Open Enrollment Period which runs from Jan. 1-March 31 of each year, predominantly for Advantage Plan members (you can re-read my article from last month for more information about the ins and outs of that) but that does not change the fact that all year long many people have birthdays and are actually aging-in during this time as well.

What generally happens is, folks get confused between what they see on TV with all the pitches about "time running out" and what they can actually do during the aging-in period. So, let me attempt to demystify it a little bit here.

There is a period when a person ages-in and becomes eligible for Medicare. Typically, this period of time is three months before the month in which they turn 65 and three months after the month in which they turn 65. Do the math and you will see this is a seven-month period around your birthday. There are a few exceptions to this eligibility period but those will have to be saved for another article.

The first order of business is to obtain your Part A and B



(if desired or needed) through Social Security. Without adding a litany of boring details as to qualifications for each, suffice it to say Part A is typically \$0 premium for most folks and Part B for 2023 will typically cost \$164.90 per month. The Part B premium is means tested and can get a little complicated certainly more complicated than can be described in this article. Again, suffice it to say, some could pay much more or much less, depending on your Modified Adjusted Gross Income from two years prior unless you

apply for a break based on current income. We have a form for that.

If you wish to avoid the lifelong penalties, you will have to have Part B and Part D (prescription coverage) in place at the time of first becoming eligible. As a reminder, eligibilities are some of those things unique to each person's circumstances, so it is important to know how these things apply to you.

If you choose to obtain a Supplement, commonly called a "Medi-Gap" policy, you will need to also obtain a separate Part D prescription plan as Supplement plans do not include such. If you choose to obtain an Advantage plan, the Part D prescription coverage is typically included.

As you can see this can, and usually is, a very confusing time for most folks used to having traditional insurance for their whole lives. Suddenly, you are thrust into this new system when everybody and their cousin is calling and/or mailing you every single day with their "better option."

Your best option is the one that suits you best. Maybe it is a great price. Maybe it is a great network of providers. Maybe it is just the piece of mind in knowing you have someone you can rely upon for information when you need it.

If there is only one takeaway you can have from this article it would be, work with someone who can help you navigate the local landscape and help you completely understand this otherwise very confusing time in life.

Happy New Year!

Greg Durette is a qualified, licensed agent with Florida Health Connector providing Medicare throughout the State and is based in Niceville. He has been in the insurance industry for over 39 years and can be reached at his office at 850-842-2400 or his mobile at 978-509-2941.

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continued from page 13

DeSantis's first campaign promised to pursue bold agenda items that ensured taxing lightly, regulating reasonably and spending conservatively. During his first term, he enacted significant education reforms, attempted to reign in judicial activism, ushered in a new era of stewardship for Florida's natural resources, stood for law and order and remedied deficiencies in Florida's election administration.

DeSantis pointed out that Florida is leading the nation in many areas, including net in-migration as the fastest-growing state. We are No. 1 in business formations, tourism, economic freedom, education freedom, parental involvement in educa-



PHOTOS BY DOUG STAUFFER tion, and public higher educa-

"The policies pursued by these states have sparked a mass exodus of productive Americans from these jurisdictions – with Florida serving as the most desired destination, a promised land of sanity," DeSantis said. He pointed out that other states have embraced faddish ideologies and harmed public safety by coddling criminals and at-

tion.

tacking law enforcement. They have imposed unreasonable burdens on taxpayers to finance unfathomable levels of public spending, harmed education by subordinating the interests of students and parents to partisan interest groups, and imposed medical authoritarianism in the guise of pandemic mandates and restrictions lacking scientific basis.

DeSantis' concluded as powerfully as he began: "It is our responsibility here in Florida to carry this torch. We do not run from this responsibility; we welcome it. We will be on our guard. We will stand firm in the faith. We will be courageous. We will be strong! And we thank God and are proud to be citizens of the great Free State of Florida!"

Medicare Questions? We've Got Answers. GREG DURETTE 842.2400

The community

Dust Off Your Boots and Get Ready To Rodeo!

The 4th Annual Westonwood Ranch Professional Rodeo returns to the Freeport Sports Complex March 25th through 26th. Come watch some of the nation's top cowgirls and cowboys compete – bring the family and friends for a fun-packed weekend!

Contestants will be coming from throughout the southwest region to compete in events including Bareback Riding, Calf Roping, Saddle Bronc Riding, Steer Wrestling, Breakaway Roping, Barrel Racing, Team Roping, and Bull Riding. Rodeo gates open at 6:00pm with rodeo events starting at 7:30 pm each night. Spectators are encouraged to come early to enjoy live pre-rodeo entertainment by David Gautreau, food by Mozey's Mobile Cuisine, children's inflatable play area and more!

"We are so thankful for the partnership with Walton County Sheriff's Office, the City of



Freeport, our community sponsors, and event attendees that make it possible to raise funds that help support our programs. So, many youth with Autism, Downs and other related cognitive/ developmental disabilities miss irreplaceable opportunities to explore individual interests and talents and to gain life skills and job skills needed to lead an independent life. These special individuals want the same thing as we do — to be fully participating members of society," shared Lindy Wood, Westonwood Ranch founder.

Westonwood Ranch is a 501(c)(3) non-profit organization that provides therapeutic programs designed to fill the transition gap from high school into adulthood by incorporating functional learning oppor-



tunities in a therapeutic farm environment.

Tickets for the Westonwood Ranch Charity Pro Rodeo may be purchased at the gate for \$20 for adults and \$15 for children. Free admission for children ages 2 and under. A family pack of four tickets (2 adults and 2 children) is also available for \$60. There will be no presale of tickets, so spectators are encouraged to arrive early as we are anticipating a sold-out show both evenings. Westonwood Ranch is actively seeking additional local business sponsorships for this event. For more information about how to support the rodeo and Westonwood Ranch, email kelly@westonwood.org or visit our website at www.westonwood.org.



Page 16

Off the Hook: No Boat? No Problem!

By Cali Hlavac,

SILVER SHADE STUDIOS

Each year at this time, we offer options for fishing in this season that don't necessarily require a boat. In our lucky little fishing village, it may seem that a boat is necessary to catch certain kinds of fish, or a multitude of fish. However, without access to a boat, there are still some great ways that anglers can take advantage of our local fishery (even some who will rent rods if you don't have your own!) Grab your gear as we head out to explore some active spots to fish in Destin.

Probably the most popular and first thought of a fishing spot without a boat is our white sand beaches. With miles stretching across the Emerald Coast, there is no shortage of spots to fish, but a few key factors could help you be more successful. When searching for a spot, look for a more secluded area where there are fewer swimmers. Also, check the water for color changes and wave breaks, as that will signify better feeding spots for the fish. Try to find a spot where two sandbars meet and post up in the middle of them. Popular fish caught off the beach include pompano, redfish, bluefish, ladyfish and jack crevalle.

Pier fishing is another hot spot in our local area, and we have two within driving distance – the Okaloosa Island Pier and the Navarre Beach Pier. Both piers stretch almost a quarter mile into the Gulf of Mexico and anglers of all skill levels can try their luck. Most frequent catches from the pier include Spanish mackerel, whiting, sheepshead, ladyfish and bluefish, but some noteworthy fish have been caught there as well. Cobia, king mackerel, tuna, even tarpon weighing more than 100 pounds and a few sailfish have been pulled up from the water. Redfish and pompano are also frequent catches in this area. Both piers have a tackle shop on site that will also rent rods and reels, so even the novice angler can spend a day trying his luck.

Our county is also working to provide adequate parks for public use, including Thomas Pilcher Park, located under the 331 Bridge. There is plenty of parking, bathrooms, and a variety of spots to cast a line. There is a bait shop down the road before the bridge where you can pick up tackle, bait and anything else you'll need to get started. This is also a good spot to launch a paddleboard or kayak if you want to try fishing the shallow water along the shoreline, around the docks and grass flats.

In any of these locations, the best time of year to fish is from March-November, but fish will bite all year long if we have a warm winter. The bite is also always best when the tide is rising or falling and it's common to see fish start to school up along the beaches.

If you are looking for a little more guidance while fishing, there are a variety of private charters or party boat options available to book in our area. Private charters are a flat rate small group fishing, whereas a party boat is more affordable and priced per person. There are so many affordable ways to enjoy fishing in our lucky fishing village!



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Gulfarium C.A.R.E. Center Releases Sea Turtles

The Gulfarium's C.A.R.E. Center successfully released three rehabilitated sea turtles Jan. 11 at Topsail Hill State Park.

Grace, an adult female Kemp's ridley sea turtle, weighs 70 pounds. She was found entangled in a buoy line on July 23. Stranding coordinator Tabitha Siegfried paired up with Fort Walton Beach Parasailing to rescue Grace right offshore in front of the Four Points Resort on Okaloosa Island. Grace had been reportedly stuck to the buoy line for more than 24 hours. After freeing Grace from the buoy line, she was brought in for evaluation. She had a severe entanglement wound on her right front flipper as well as a broken lower right jaw.

Bermuda, a sub-adult green sea turtle, weighs in at 66 pounds. Bermuda was foulhooked in June at the Navarre Beach Fishing Pier. After un-



dergoing surgery to remove multiple fishing hooks and seven months of recovery at the CARE Center, she was finally ready for release.

Squash, a sub-adult loggerhead sea turtle, weighs in at 75 pounds. She was foul-hooked on Nov. 8 at the Okaloosa Island Fishing Pier. During the initial intake procedure, Squash's bloodwork showed mild anemia and radiographs showed a large circle hook in the stomach. After attempting non-surgical hook removal techniques and performing an endoscopic exam, it showed that the hook was embedded in the intestines. Squash is able to function normally and eat just fine, despite the embedded hook. The decision was made by the veterinary team to leave the hook, as attempting to take it out could have resulted in irreparable damage.

"Each of these turtles holds a special place in our hearts and it's such a joy to watch them return to the Gulf, said Tabitha Siegfried, Stranding Coordinator for the Gulfarium C.A.R.E. Center." The first release of the new year was an incredible success! We are so grateful for the overwhelming support of our community."

If you see a sea turtle in distress, injured, or deceased, please report it to Florida Fish and Wildlife Conservation Commission immediately at 1-888-404-FWCC (1-888-404-3922).



Local Nining, Prinks and Coffee

Brozinni Pizzeria

Brozinni Pizzeria's family-friendly pizza place offers you a taste of New York right here in Niceville. Now featuring the Big Apple's signature crust, its famous buttery garlic knuckles will leave you wanting more, including appetizers such as buttery garlic knuckles, bread sticks, homemade stuffed pepperoni or sausage sticks, cheese bread, meatball sticks, pizza, Cocoons Famous smoked tuna dip, and crackers/pita chips. There are also salads, build your own pizza, specialty pizzas, pasta/spaghetti, calzones, drinks and desserts. Every ingredient used has been hand-selected. Call to Order or Order Online at bronzinnis.revelup.online and have delivered.

JoJo's Coffee and Goodness

Owner and operator Angela "JoJo" Stevenson invites you to enter a cafe and relaxed coffee shop atmosphere for a daily dose of "goodness." Feel free to work on site (free WiFi) or meet up with friends or family. Stop in for cinnamon rolls; scones: cranberry orange, chocolate caramel and cheddar thyme; strawberry coffee cake; cran-



berry orange muffins; red velvet cookies; brownies with espresso ganache or caramelitas. Try a breakfast special with a piece of quiche or kolache-hashbrown casserole. Breakfast burritos are rolled and ready daily. Choose from andouille, bacon, chorizo or veggie. Or tantalize your taste buds with a made-to-order breakfast sandwich on croissants or bagel with two eggs and cheese and then choose if you want to add Jojo's homemade smoked jalapeño beef bologna, bacon, house smoked barbecue or ham. Cinnamon rolls and kaloches still hold the top spot for sell outs. Stop in for featured



We are open and happy to see you!

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muffins, coffee cake or pound cake-great with maple cinnamon latte or caramel macchiato. Some of Jojo's most popular coffees are COLD. Nitro, Cold Brew, fruit smoothies and frozen affogatos are the way to go. Of course, there's always freshly roasted coffee. Order ahead and pick up some for your New Year's celebrations!!

Hours 7:30 a.m. - 2 p.m. Tuesday - Saturday (850) 737-6194 4652 Hwy. 20 East, Niceville bigorangehousedesigns.com

LJ Schooners **Dockside Restaurant**

Welcome to LJ Schooners Dockside Restaurant located at the spectacular Bluewater Bay Marina Complex. Named after "LJ Schooner" (the LJ is for Lazy Jack), a cherished four-legged icon on Bluewater Bay Marina docks, the open air Oyster Bar and restaurant offers a magnificent view of the water, marina and unparalleled sunset any time of year. There are, of course, oysters and a delicious varied menu with dinner specials such as Blackened Mahi and grilled shrimp with hollandaise, served over cheese grits.

FOR YOUR VALENTINE: It's a dinner to remember with live music from Jared Herzog 5-9 p.m. The menu includes Appetizers: Shrimp Cocktail and Toasted Cheese Ravioli; Entree:

Creamy Tomato Basil Gnocchi - Shrimp, Chicken, Surf & Turf or Creamy Tuscan Chicken; Entrees served with side salad and bread; Dessert: Housemade Traditional Cheesecake w/ Strawberry Compote or Chocolate Lava Cake a la mode with Fresh Berries.

Monthly: Sundays—Brunch 9 a.m.-1 p.m.; Wednesdays-Bartenders Cocktail Special 3-10 p.m.; Thursdays—Open Mic/Karaoke 6-10 p.m.

February highlighted events include Chess Night Feb. 1; Feb. 8 and 22 Prime Rib Nights from 5-9 p.m. and Wine Tasting from

5-7 p.m.; and Mardi Gras Party Feb. 18 with Fais Do Do from 6-10 p.m.!

Dine-in, pick-up, to-go. Oyster Bar Hours: Monday-Thursday 3-10 p.m., Friday-Saturday 11 a.m.-midnight, Sunday 9 a.m.-9 p.m.. Happy hour daily 3- 6 p.m. Restaurant hours: Monday-Tuesday, closed. Wednesday.-Saturday, 11 a.m.-9 p.m.. Sunday, 9 a.m.-9 p.m. Sunday brunch: 9 a.m.-1 p.m. (850) 897-6400

bluewaterbaymarina.com/schooners 290 Yacht Club Dr., Unit 200, Niceville in Bluewater Bay



Saturday, March 4, 2023 8:00 - 11:00am **Niceville Community Center**

\$5.00pp Pancakes, Sausage, Juice, Coffee, Milk Silent Auction items & certificates from local businesses! Bids close at 11:00am

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Choctawhatchee Athletes Corral Prestigious Awards

By DOUG STAUFFER Two prestigious organizations revealed their 2023 award

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winners, both of whom attend Choctawhatchee High School. The Taylor Haugen Foundation



awarded Chi Anchors Medina the highly sought-after Taylor Haugen Trophy. The All Sports Association awarded Blake Garland the Male Athlete of the Year. These awards are the first for any student at Choctawhatchee.

In 2008, the Taylor Haugen Foundation and the All Sports Association formed a relationship to award and present the Taylor Haugen Trophy. The Taylor Haugen Trophy and a \$1,000 scholarship are offered in memory of Taylor Reid Haugen, Class of 2011. It is awarded each winter at the annual All Sports Association FCA breakfast, to be held this year at the NWFSC on Feb. 24. The Keynote speaker will be Trevor Knight, who played quarterback for Oklahoma and Texas A&M.

Taylor was a member of the Niceville Eagles football and wrestling teams and an honor student at Niceville High School. His faith in God was expressive and showed through his commitment to volunteer work in his church and community.

The Trophy is awarded to an area athlete who demonstrates a similar balance between academics, athleticism, leadership, community service and the Christian faith. The Foundation recognizes well-rounded individuals who are "comfortable in their own skin" and demonstrate perseverance to improve themselves in all aspects of life while enjoying life's gifts to the fullest.

Each school in Okaloosa, Santa Rosa and Walton counties can submit nominations. The Taylor Haugen Foundation, the All Sports Association, and previous trophy winners review the nominees to determine the winner.

Chad Hennings will be the keynote speaker at the 54th annual All Sports award banquet at the Destin/Fort Walton Beach Convention Center. Chad is a former A-10 pilot, Football defensive tackle for the Air Force Academy Falcons and the Dallas Cowboys. He is a prime example of how far someone can go after military service. He won the Outland Trophy in his senior year of college in 1987.

Despite facing an obligation to enter the Air Force upon graduating the Academy, Hennings was selected in the 11th round of the 1988 NFL Draft by the Cowboys, and played in the National Football League from 1992 to 2000. While his play on the field was very good, his attitude, character and leadership were also valuable to the Cowboys teams of that decade, contributing to the top-ranked defenses of the early 90s and winning three Super Bowls in a four-year span.





Wellness



By Lisa Turpin, Health & Wellness Coach

According to the American College of Sports Medicine's annual international survey of 4,500 health and fitness professionals, released Dec. 28, **Wearable Technology** will be the top global fitness trend in 2023. The fitness professionals were polled on 42 potential trends, and ACSM reported on the top 20.

"Wearables are certainly not going anywhere," ACSM Past President Walter R. Thompson, who served as the lead author of the survey, said in the media release. "Not only are these devices becoming more affordable, but wearable data is increasingly being used in clinical decision making so they are continuing to hold their appeal."

According to the survey, as the COVID-19 pandemic decreases in severity, Online Training has decreased in popularity, falling off of this year's list. In 2020, online training came in at No. 26, but it jumped to the top trend in 2021. However, in 2022 it dropped to No. 9, and the 2023 survey put it at No. 21. The decline of this trend is tied to the fact individuals are returning to the gym, and in many cases abandoning their home gyms. According to ACSM, the **Home Exercise Gyms** trend dropped in the ranks to No. 13 in 2023 from No. 2 in 2022. Exercisers seem to be returning to the basics in a more post-pandemic world, based on other surveys as well. **Strength Training with Free** Weights is No. 2 this year and Body Weight Training is No. 3. Core and Circuit Training still make the top 20 at Nos. 11 and 12. Variety is always a great idea and it's great to see these trends stay important.

High-Intensity Interval Training (HIIT) remained relatively stable, regardless of the changes brought by COVID-19. For example, HIIT was the No. 1 trend in both 2014 and 2018,

Going into 2023, Wearable Tech #1 and In-Person Fitness Grows

and now No. 7 in 2022 and 2023. This shows HIIT is still very popular and effective. Fitness **Programs for Older Adults** has been an important trend for years. These active agers are entering retirement and adopting a lifestyle that focuses on fitness. In 2018 it was No. 9, No. 4 in 2019, No. 8 in 2020, No. 9 in 2021, No. 11 in 2022 and now No. 4 in 2023. Doctors are encouraging physical fitness for older adults to increase quality of life, joint mobility and strength. Personal **Training** remains stable in the top 10 also, as I have experienced first-hand; exercisers are taking their health and exercise safety more importantly post pandemic scare.

The top 20 global trends for 2023, according to the survey are:

- 1) Wearable Technology
- 2) Strength Training with Free Weights
- 3) Body Weight Training
- 4) Fitness Programs for Older Adults
- 5) Functional Fitness Training
- 6) Outdoor Activities
- 7) High-Intensity Interval Training (HIIT)
- 8) Exercise for Weight Loss9) Employing Certified Fitness Professionals
- 10) Personal Training
- 11) Core Training
- 12) Circuit Training
- 13) Home Exercise Gyms
- 14) Group Exercise Training
- 15) Exercise Is Medicine
- 16) Lifestyle Medicine
- 17) Yoga
- 18) Licensure for Fitness Professionals
- 19) Health/Well-Being Coaching
- 20) Mobile Exercise Apps

The full list of top 20 trends is available in the article "Worldwide Survey of Fitness Trends for 2023." You can also access key takeaways from the global rankings for Australia, Brazil, Europe, Mexico, Portugal, Spain and the United States in "2023 Fitness Trends from around the Globe."

Lisa Leath Turpin is a degreed and certified health and fitness lifestyle coach and consultant who has devoted her life to motivating and strengthening the body and mind of others. With over 20 years' experience, Lisa has a B.S. degree in Sports & Fitness Management from the University of Alabama, developed and managed the U.S. Army Corps of Engineers' Health & Wellness Facility and programs in Huntsville, Ala., is board certified by the National Board of Fitness Examiners and possesses certifications from AFAA, Polestar/ Balanced Body, Reebok U, SCW Fitness and American Heart Association. She is currently a group exercise leader at Destin Health & Fitness and an independent personal trainer in the Destin



area, diversely and extensively trained in classical and modern Pilates, lifestyle management, personal training, group exercise and post-rehabilitation. Have a fitness question for Lisa? Email BeActive850@gmail.com.







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Wellness

What Do Teenagers Want?

By MICHELLE RUSCHMAN

Teenagers in this era are called "snowflakes," being but to resort to name calling is dismissive of their very real modern-day challenges and overlooks the depth of their compassion. Policymakers, the entertainment industry, and social media influencers have also worked to downgrade parental authority, and this has created further divide. Not knowing where to turn for leadership, it's no wonder our kids feel misunderstood, confused, scared, stressed and depressed. More than ever, it's imperative we don't give away the authority entrusted to us as parents and guardians.

While we understand that there are universal teen struggles that cross all generations, Gen Z is growing up in a period of such rapid technological innovation that information is more accessible than any other time in history. And this information is being accessed faster than the wisdom to manage it can be attained. With this in mind, parents are not just raising kids to become adults. Communities are raising future neighbors, teachers, corporate leaders, spiritual shepherds, and consumers.

So how can we help them launch well? We start by finding out what they want us to know.

Teens from 13 to 18 are invited to fill out a survey that has been published through Google Docs. The survey asks

participants a variety of questions about relationships, communication, and how they view their place in the world, with all answers being submitted anonymously. Over a series of articles, these responses will be quoted and summarized as each question is shared in upcoming publications. My hope is these answers will provide an opening to critical conversations that help build stronger bridges between all generations. If you have a teen who would like to participate, there will be information at the end of the article for them to do so

Question 1: What do you wish adults were aware of about your experience as a teen?

Not everyone is the same. To make sense of our world, there is a tendency to lump together groups of people, not only by generation but based on single-word identities. Like all of us, our teens want to be seen as individuals and understood for who they are in their totality. A common frustration was being treated in ways that were based on comparison. One participant shared, I am not my parents or siblings and another elaborated, I wish that they (parents) understood that our experiences are not universal, and we are all trying to navigate them in our way. I know others may make bad decisions, but that doesn't mean we all will.

People need help sometimes. Our kids are dealing with so many hard issues. On top of



the pandemic, drugs are more insidious, sex and sexuality are relentlessly built into media and marketing, our culture exalts high achievers and there is access to news and people 24-7. As one teen put it, Mental health issues are more common than you think, especially with social media and pressure from school and college and just everyday life. Another shared, Yes, I have grown up early but at the expense of my mental health. Something really good that has come from the last couple of decades, however, is the awareness of mental health needs, the growing support to seek out

help, and the growing number of resources. Many teens are more comfortable about accepting help when it's offered. Parents are also realizing they don't have to have all the answers and can build a community of people these kids can turn to, in whatever combinations are best for the family. These can include more one-on-one time with a parent, interaction with a variety of family members, traditional counseling, youth groups at church, coaches and teammates, co-workers or sponsors and club members. What the kids are asking for the most is an outlet to process out loud,

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- · Are you embarrassed about smiling in front of people?
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- Do you dislike your smile in photographs?
- When you look through magazines, do you envy the models' smiles?
 Do you wish your teeth were whiter?
- Do you think you show too much or too little of your teeth when you smile?
- Would you like to change the way your teeth or gums are shaped?
 Do you have gaps or spaces in between your teeth?

If the answer is "yes" to any of these questions, you may be a good candidate for A Smile Makeover.



ask questions and get some guidance.

I don't feel like I can ask about serious things. It is especially hard when they know these conversations could be content for their parents' posts and social media reels. One participant wants us to know how to approach teens about topics like suicide, rape, drugs, sex and adulthood but goes on to mention that how we respond is just as important as being available. I wish they would react to my questions and concerns in a non-demeaning way and help. Don't broadcast it or make me feel lesser than you because I don't know. I don't want to be treated differently or put down for asking.

We don't always know how to respond well at the moment, especially if our initial reactions include fear and anger. If it's a particularly hard conversation, it's okay to say you need a moment to think about their question, as long as you go back to the conversation. An additional note would be to remember that these hard conversations aren't necessarily coming from exposure or participation. Just as many will come from what they've observed or heard, curiosity, or a need for clarity. Questions will serve you much more than statements.

Teens must be teens. This one was interesting because the common theme for these answers centered around freedom and their willingness to go through the consequences of mistakes. Teen years encompass this paradoxical place of being under the dependence and authority of guardians, but with the expectation of being more capable and independent. The teen spirit wants to explore and expand while still being able to land in the safety net of an adult's ultimate responsibility. As the authority in the home, you get to decide what you're able to take responsibility for, what freedoms your teen has earned through previous decisions, and what experiences you want them to have to go into the next chapter.

I wish they would keep in mind what their life was like when they were my age, and treat me the way they wanted



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By TODD CRAIG, JOURNEY BRAVELY

The journey from November to January can leave us feeling emotional whiplash from mixed messages of one celebration to the next. November is spent reflecting on gratitude. In December, we receive messaging that life is better if we give or receive the perfect gift. After opening gifts and receiving the "thing we've always wanted," our attention turns to the new year and ways to make it different or better than last year.

This year, I am taking a different approach. I have spent much of my adult life striving for more and believing satisfaction and

A Different Approach to The New Year

joy were right around the corner blinded to the reasons for joy I already have. This year I am choosing to live from a place of "enough." I am beginning each day believing, "I am enough. I have enough. There is nothing to prove, there is only to enjoy."

7 Practices for Growing Contentment & Enjoying Your Present Life

The problem with "good enough"

The words we use with others and ourselves matter. When someone says, "Oh, that is good enough," it can sound like settling or resignation. Being content is not the same as settling. There is a difference between saying life is "good enough" and saying, "life is good, and it is enough." I will pay attention to the words I say to myself and others and the affect they have on my view of life.

The importance of gratitude

We often spend energy striving to attain something we already have. Satisfaction, inner peace, joy, and contentment don't require us attaining anything other than gratitude for what we already have. I will actively develop the discipline of gratitude.

Comparison is a thief

Comparison causes us to focus on what we don't have at the expense of enjoying what we already have and creates a race without a finish line. Comparison only robs us of joy and positive energy in our present life. I will live my own life and not judge it in comparison to others.

Quiet the noise

We are bombarded with messaging from Hollywood, Wallstreet, and social media that we aren't enough and don't have enough. Social media originates from neighbors and "regular" people making it difficult to discern projection from reality. I will turn off or unfollow messaging that makes me feel inadequate or bad about myself or my life so I can live the life I want, not the life others say I should want.

What if you have nothing to prove?

Our culture invites us into

competitions we can't win. Immediately after championship games, talking heads begin comparing this year's championship team to those of the past. But, the powerful truth is we get to decide whether we will compete by culture's rules or whether we will decide we have nothing to prove. In sports, when there is nothing to prove, we get to enjoy the game. In business, when there is nothing to prove, we get to enjoy creating and serving others. And, when there is nothing to prove in life, we get to enjoy every day and breath as a gift. When there is nothing to prove, there is only to enjoy. I will develop the discipline of celebrating and enjoying every step on the journey rather than waiting for my arrival at some arbitrary destination.

Everyone is limited

Life is often spent trying to live beyond limitations. We begin repetitiously saying or thinking, "I don't have enough time," or "I don't have enough energy." Eventually this becomes "I am not enough." In truth, we are all limited beings. This is not a flaw; it is part of being human. Acknowledging our limits may be what frees us to a better life and a better version of ourselves. I will joyfully live within my limitations rather than resigning in defeat because of them.

Begin from a place of abundance

Living from a place of enough isn't the same as settling. Contentment and growth aren't mutually exclusive. As we look for opportunities to grow, the question becomes: Is our journey beginning from a place of scarcity and discontentment or a place of abundance? Discontentment can be a short-term fast-burn fuel for growth, but it may soon lead to disappointment. Contentment and believing you are and have enough is a long burn fuel for growth that won't run out. I will continue to grow and improve, not because I must but because I can.

As you pursue more contentment in life, connect with us for support along your journey at Journeybravely.com.

TEENAGERS

continued from previous page

to be treated. When I was a teen, I spent a lot of days just wanting to scream into a pillow. I had so much stuff in me and nowhere to put it. One teen had this advice and I relate, even as an adult. Some days we aren't ourselves. Just take a deep breath and please give us second chances to become better.

There are also several of us yelling in the home, including yours truly. It's never a proud mom moment for me but when my daughter calls me out for raising my voice, I reply, "Then respond when I'm not!" Does anyone else relate? Many teens agree with my daughter though as one said, Yelling is never the right way to discipline your children and another shared, I would rather be talked to calmly when I'm in trouble, so I won't feel the need to ignore what my parents are saying. Oof. If yelling makes our kids shut down or retreat, we're not going to be bridge builders by getting louder.

School is stressful and hard. For the kids who are going to public and private schools, these answers encompass both the academic and social stress that our kids are having to navigate. One answer reminded us how many worlds they have to live in. Balancing school life, social life, online life and just pure mental health life IS HARD! You have to try to stay balanced in all aspects to feel like you belong. As we raise these kids there is always the temptation to keep pushing for more but what if they're already at capacity? School is hard. Just because I'm not doing fantastic, it doesn't mean I'm lazy and it doesn't mean I'm not trying. Maybe a B is the best I can do. Amid all the noise, our teens long for grace, guidance and encouragement. There is a lot of pressure, and one (positive) word can make a difference.

In future articles, you'll hear more about the heart of our teens as they discuss music, communication, feelings, relationships, and look to the future. For the teens who have already participated, thank you. You're amazing. For those who would like to participate, you can go to the questionnaire by using the QR code below.

You can also use the link, shorturl.at/npr79. For any

questions, please email me at michelleruschman@gmail.com.

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Page 22

(Wellness



By Dr. Richard Chern, MD

Today I'd like to talk about Levothyroxine or Synthroid. This is likely the most commonly prescribed thyroid medication in the world but this is slowly changing. This article may be a bit difficult to follow so don't feel bad if you have to read it several times before it all clicks. I usually spend about an hour educating patients about the thyroid with white board draw-

Why Your Thyroid Medication May Not Be Working for You

ings too so 500 words may not be enough to get the full picture.

Thyroxine (T3) is the hormone that drives every metabolic process in our body, so of course, it's extremely important. It turns all the factories in the body on, which then burns more fuel, which means thicker hair. less brain fog, not feeling cold all the time, and maintaining proper weight. We can get T3 two different ways. We can make it in the thyroid or we can convert T4 into T3. The thyroid is told when to make T3 and T4 by the brain. The brain secretes Thyroid Stimulating Hormone (TSH) which tells the thyroid to make T3 and T4. To make sure we don't make too much T4 tells the brain to stop making TSH. This is where Levothyroxine can be a problem.

As we get older the body slowly loses its ability to convert T4 into T3. That means the only way we can get T3 is from the T3 produced by the thyroid and not T4 being converted into T3. This is often when we slowly begin to develop symptoms of hypothyroidism such as slow weight gain, brittle hair, fatigue, etc. Unfortunately, since there is enough T4, the TSH many times does not rise to a level where physicians will consider it a problem. Many patients tell us they've been tested for thyroid and it's normal, when in fact they were not completely tested or the values were interpreted incorrectly.

If you do get diagnosed with hypothyroidism then most physicians will prescribe Levothyroxine or Synthroid which is a synthetic T4. You may already be able to see the problem here. If we are adding T4 to the system, two things will happen. First, the body will try to convert this T4 into T3. If our bodies cannot do this anymore then we will get little to no benefit from this medication. Secondly, T4 will tell the brain to produce less TSH which will reduce the amount of T4 AND T3 produced by the thyroid. In effect, ADDING LEVOTHYROX-INE CAN LOWER YOUR T3

LEVEL! I see patients frequently who are on Levothyroxine who tell me they felt worse when their doctor raised their dosage. This is because each dosage increase can lower your T3 which is the ONLY hormone that drives your metabolism. To me it's obvious. Hopefully it is to you as well now.

Thank you again for voting us Best in Destin for Women's Wellness and Anti-Aging. I'm glad to have changed so many lives in our community. If this sounds like you or a friend of yours, please call us at 850-837-1271. Dr. Richard Chern, MD.





By Kay Leaman, Health Architect

Welcome to 2023! Now that our holiday celebrations are over, we're falling back into the routines of daily life. However, I'd like to challenge you to start something new.

Let's digress.

The mind is amazing and it will give us exactly what we fo-

cus on. A speaker at a conference I attended told us "Stop telling yourself I can't because it's not true. What you're really saying is I won't." Ouch!! That definitely created some serious internal truth telling to everyone within earshot.

Take someone who has a gluten allergy (celiac disease). They tell themselves they can't but in





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reality they do have the choice to eat gluten or avoid it. They can eat it and experience the consequences or choose something else. This is also true for those with other health issues, and in many other areas of our life. In regards to health, we can eat whatever we want. It's not about I can't stop, or I can't do, or I don't have – it's about asking ourselves if we''ll be happy with the consequences of our choices.

Now, back to our topic. Our resolutions are usually filled with goals but how many of us sit down and draw out a plan of how we're going to accomplish them? How many keep those resolutions in plain site and revisit them on a regular basis? It's time to start a fire and celebrate as we burn our resolutions. Bring out a new piece of paper and title it "Let It Go."

What do you want to let go of this year? Think about:

Letting go of resolutions and create a list of possibilities.

Letting go of "I can't" and start with "I choose."

Letting go of "I don't have time" and find the spaces in my 16 hour days.

Letting go of "I hate exercise" and embracing "exercise multiplies my benefits." It feels really good to let go and even better to take charge.

So, are you ready to let it go and start something new? Here's to health!

HealthyDay HealthyLife succeed.hdhl@gmail.com

Business

Props Craft Brewery New Location in Freeport!

Props Brewery will be opening a brand-new facility next to the General Store in Hammock Bay in Freeport. "We do not have an open date yet, but we are shooting for some time in March," said Nate Vannatter, in the brewery's Facebook post. "We have partnered with the Jay Odem Group over the last year to build the most amazing microbrewery I could have ever imagined."

According to the post, it will be opened in three phases:

Phase 1: This new location will brew its own beer with additional options for wine and soda. There will be a permanent food truck onsite for pub style food whenever the facility is opened.

Phase 2: An entire food truck court will open next to this facility with the option of having up to five different food trucks available for large events.

Phase 3: Props will be applying for a full liquor license in order to expand its bar selection.

Props Craft Brewery's Fort Walton Beach Downtown location was purchased by the Florida Department of Transportation as part of the Brooks Bridge Project and closed on January 4th. However, Props built a new facility (6000 sq. ft. warehouse) on its vacant parking lot next to its big brewery on Lovejoy Road which has been leased by Battle Axes LLC. It will become a family entertainment venue that offers axe throwing, archery ranges and technology enhanced batting cages. Patrons of age will be able to enjoy Props Beer from our brewery location across the street at the venue. There is no estimated opening date yet, but construction has begun.

Landshark Pizza in Destin has bought out the business interest at Props Ale House in Niceville. Landshark Pizza will inhabit the downstairs part of Props Ale House, and keep the "Speakeasy" location upstairs running in its current form, according to the Facebook post. Landshark Pizza will take over operations Feb. 1 with an opening date soon to follow. "We will miss our Niceville supporters and community of close-knit friends, but we're not moving far," said Nate in the post. "We feel very blessed to have been operating successfully at this location for the five years we had, and even more blessed to get the



opportunity to sell our part of this business to a great company like Landshark Pizza."

"We thank everyone for their support over the years and look forward to serving our community in the coming years."

Owners, Mike and Nate



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For over a decade, Matthew Vanderford has worked in the Construction, Restoration and Insurance Industries as an Insurance Company Preferred Vendor, Insurance Industry Continuing Education Instructor, Public Adjuster/ Policy Holder Advocate and Licensed Contractor. He's proud to call Destin his home, with his wife Candice and four children: Matthew, Blake, Jordan and Scarlett,

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Business



By MAURICE STOUSE, FINANCIAL Advisor and Branch Manager

As 2022 ended, investors saw the year bring a 400% increase in interest rates and a \$400 billion liquidity draw down by the Federal Reserve. Despite that, homeowner spending on mortgage payments, as a percentage of their monthly costs, was at a 60-year low. Housing makes up over 20% of the economy and accounts for about a third of inflation (based upon CPI). Stocks and bond values both saw significant drawdowns, or negative returns for the year. Housing has been in descent recently, but nowhere near the drawdowns of those. At least not yet. The demand for housing is as strong as ever; it is the affordability that brings values into question now. Finally, the U.S. Dollar (USD), had one of its strongest years on record. It had significant gains against almost all foreign currencies. Going forward, what might be on investors' minds?

First, let's look at some recent developments: The passage of the Secure Act 2.0 means that mandatory distribution ages will be extended from retirement accounts and contribution limits will be increased. This is to compensate for the burden of retirement saving moving away from the assurances of pension plans to the shoulders of the individuals to save and plan for their retirement.

Liquidity is slowly drying up. The Federal Reserve continues to slowly draw down all the excess or extra liquidity, or cash assets it created over the past few years. That means that there is not as much money chasing assets be they stocks, bonds, real estate, crypto, NFTs, or art. Perhaps the markets are coming back into reality where investors are paying for growth and profits more than from having excess or extra liquidity. That could prove to be a good thing for assets in the long run.

times like these: Does it make



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Insights for Investors

tor? We think, given a particular opportunity, that clients might want to go against conventional wisdom or sentiment. That is what contrarian investing means. The institutions and the media don't always get it right in our opinion. In this case, we examine higher rates and the impact on Financials: Many research firms and analysts (Raymond James among them) report they expect a lot of volatility in the sector (made up mostly by banks) over this next vear. We note that some of the larger banks in the nation see higher rates as an opportunity for them to earn on their own cash assets even as they pay more for deposits. When the Fed raises the Fed Funds, or overnight rate, banks earn more on their excess assets that they park at the Federal Reserve or other banking institutions. Nonetheless many investors worry about shrinking margins on bank loans and of course if the economy goes into recession, that could increase the potential of losses on loans. We come down on the side that these higher rates will ultimately boost the Financials sector and suggest investors look to increase holdings in this area.

Innovations needed and therefore arriving in the Energy Sector. Take a look at what is emerging when it comes to cleaner energy. That means the nuclear sector. Professional investors are increasing their investments in nuclear technology, and it is showing in asset valuations. October was one of the strongest months for nuclear type energy stocks.

Next, consider the happenings with microprocessors, or computer chips. The drawdown on these stocks has well exceeded the drawdown of the broad market and we think they could offer some value for interested investors. The innovations being worked upon now are extraordinary (and might take years to be seen). We read and see things such as an entire data center (think the cloud) being placed upon one chip, one day. Most innovation and design work are done in the USA while the manufacturing is primarily taking place overseas, but not in China. China, as we understand it, is highly reliant upon the import of advanced chips to go into



the things it assembles or manufactures for export. There is no design or manufacture of advanced chips there. The USA is taking measures - along with its allies - to limit China's access to this technology. Taiwan is quite vital for China, and they may be reluctant to upset their supply chain (as well as their global business partners) by trying to overtake Taiwan.

The case for cybersecurity and defense stocks (in the Industrials sector) is something we are taking note of as well. The advances in technology provide for higher standards of productivity and living but also the risk of cybercrime and cybersecurity. There are companies that are leaders in this technology through their innovation and creativity. We think investors should have a look there.

There are two types of investors: Institutional investors and individual or retail investors. On any given day institutional investors make up the bulk of trading both in dollar and share volume. Institutional investors are typically mutual funds, pension funds, endowments, banks, insurance companies or other similar type entities. When the media talk about what investors did on any given day, they most often are talking about institutional investors. The retail or individual investor is the person, or anyone acting on their own for their own account. It is interesting to note that as 2022 came to a close, individual investors were more apt to buy stocks or bonds vs institutional investors. Institutional investors were somewhat bearish late in the year. The big question is: Do institutions get it right? The world is replete with reports and opinions. Institutions would seemingly have the edge with vast research resources and perhaps lower costs. We leave it up to the reader to decide. However, our opinion, with some historical

input, is that individuals can do just as well or perhaps better.

Other things to watch as 2023 progresses:

We suggest investors (individual investors that is) keep an eye on the strength of the dollar. Might foreign central banks (and the Bank of Japan being one recent example) be raising their rates and therefore become more competitive with the dollar? Will foreign central banks start to decrease their U.S. dollar holdings? International investments can benefit when exchange rates lead to a cheaper dollar. Should the dollar get cheaper by the way, that is what typically makes gold and other precious metals rally. U.S. companies who rely at least in part on overseas sales or revenues would most likely see an impact should the dollar decline in value vs. other currencies A weaker dollar makes them more competitive. The dollar's strength, however, has proven beneficial for the U.S. as it has not been forced into raising rates more aggressively.

Inflation waned in the 4th quarter of 2022. We see that disinflation is accelerating and expect that trend to continue. Supply chains are opening again. There is little to no back up in cargo off the U.S. coasts now. The Federal Reserve has stated that it needs to get inflation to 2% (that is based upon PCE vs CPI by the way). We wonder if that is attainable in 2023 and if the Fed will be satisfied, at least for the time being, with a moderated rate of inflation closer to 4-5%. If so, we think interest rates are likely to stabilize. We see inflation and rates in that range.

Wage inflation has proven to be one of the most resilient factors of the cost of living over the past couple of years. Fewer and fewer workers have been the main culprit. Worker participation rates were reaching decades low levels in the last two years. Prior to the pandemic, worker participation rates (we see that as eligible workers 18-65 years old) were reaching significant highs. That was in part due to many Americans working longer than the retirement age of 65. The Social Security Administration now sees Full Retirement Age

🐞 Business

The Ever-Changing Insurance Marketplace in Florida



By Joe Capers, Insurance Zone

It has been two years since we wrote about the changing insurance market place in Florida. Because we are nearly surrounded by water with the possibility of storms and other natural disasters so evident, the cycles are much more pronounced.

Typically, insurance industry cycles will last anywhere between two to ten years. The market cycles rely on the way the nation, and for that matter the world, is operating, in addition to storms and other natural disasters, COVID has impacted the marketplace. In this edition we will take a condensed look at what factors are driving these market shifts, the differences of a hard and soft market, and the effect on your personal and business insurance programs.

In a **soft market**, there will be an increase in competition and pressure on lowering premiums. This cycle is usually followed by a hard market because carriers are underpricing coverage to secure market share. In a soft market you can usually find lower insurance costs, broader coverages and more liberal underwriting guidelines. This is an advantage for anyone who is purchasing insurance. With increased capacity, the consumers have more Insurance carriers and enhancements to choose from to design their insurance program. A soft market increases the amount of competition between insurance companies.

A **hard market** is a time when premiums increase while capacity or the ability to write more premiums is diminished. These past two years for the Florida insurance market have certainly been one for the records. Higher premiums, more stringent underwriting and less competition is playing into the advantage of insurance carriers, and make it difficult on consumers. This is a good time to have a comprehensive insurance review.

COVID has definitely impacted the insurance industry as well. The pandemic has certainly highlighted coverages that are included in contracts. Insurers have seen an increase in insurance claims while suffering investment losses. But there are other factors that should be mentioned that have added to the creation of the hard market that we are currently experiencing.

Florida's hard insurance market is tougher than any other market cycle in most other states. The challenges are exacerbated by other "unique" market conditions such as natural disasters, litigation, fraud and increase in claims frequency and severity.

Many carriers are still working through their losses from the natural disasters, and the major storms of Hurricane Irma in 2017 and Hurricane Michael in 2018. These two events had a major impact on the rising reinsurance costs. Reinsurance is an essential product, purchased by insurance carriers to mitigate catastrophic exposures.

Fraud is another factor impacting the insurance market. The more prevalent schemes are related to assignment of benefits from some roofing contractors and mold remediation companies. Another factor impacting the Florida industry is the escalation of litigation in our state. There are some public adjusters teaming up with personal injury attorneys to file frivolous claims creating unnecessary litigation. One recent study shows that 8% of all homeowners' claims nationwide are in the State of Florida, but 76% of all homeowners' claims lawsuits are in the State of Florida!

Whether you are seeking personal or business insurance, navigating the market can be challenging. The bottom line for the Florida insurance market right now is that the industry is on life support and consumers are facing double digit rate increases. Policyholders are paying more money for less coverage. Regardless of what you're after, it's important to find an insurance professional who can help you manage your insurance program during the market cycles. An independent agent with multiple carriers should be of great assistance in any market.

Insurance Zone, founded by Joe and Lea Capers, is now Abora Insurance Group, a full-service commercial and personal lines insurance agency serving Destin, Miramar Beach, Santa Rosa Beach (30A) and Inlet Beach. Visit the Video Library on www.ins-zone.com and watch several informative videos on 'Homeowners, Condo, Business and Umbrella' or call (850) 424.6979.





🔅 Musing



By Pastor Doug Stauffer

A person's actions demonstrate compassion or the lack thereof. Five times the Bible uses the phrase "moved with compassion." Four of these five references refer to Christ's compassion toward others. They reveal that genuine compassion always moves people to do something for others. In Mark chapter 6, the disciples wanted to send the crowd away hungry, but Christ refused their plea. He would not send them away empty and leave His presence still in need.

In this one example, Christ's compassion fed thousands when others would have sent them away faint and hungry. The

A Pastor's Ponderings: Are You Sufficiently Compassionate?

Lord not only fed thousands with two small fishes and five loaves of bread but also produced a miraculous amount of leftovers.

The Lord expects his followers to demonstrate the same compassion that he has for his creation. Perhaps the best biblical example of this type of human compassion is the Samaritan mentioned in Luke chapter 10. The story begins with a man taking a journey to Jericho. On his way, evil men robbed and wounded him. As he struggled for his life, lying on the ground, a priest passed by him. The priest saw the man but passed on the other side. A Levite came and acted the same way.

Then a Samaritan approached the man in need. Unlike the others, this man stopped and helped the injured man. He bound up the man's wounds, placed him on his beast and took him to an inn. He paid for the room at the inn and offered to pay any additional expenses. Imagine how this type of approach would revolutionize the world.

Another of the familiar parables of the Lord closely associates compassion with forgiveness. A father had two sons. One stayed home with his family and worked the land, while the other son decided to leave and travel the world. Before leaving, he asked for his inheritance and foolishly wasted it. Afterward, he found himself in the middle of a famine, broke and starving. At this point, he would have willingly eaten the swine's slop.

Finally, he decided to return home even if it meant that he would become a servant rather than remaining a son. As he neared the old homestead, his father spotted him. His dad wasted no time but ran to meet and embrace him. The father welcomed the repentant son back into his home with a renewed relation-ship.

The Bible associates love with action and speaks of the believer's love for other believers, relating it to the Lord's crucifixion. If a Christian knows and recognizes the love of God, it will drastically affect his relationships with others. He cannot mimic the world's actions because the love of God has formed compassion within his heart.

This matter of compassion is so vital to the Lord that he provided believers with a scenario to help judge one's level of compassion. The book of First John says that if a brother has a need, and another brother can help him with his need, yet refuses, he lacks compassion. Therefore, one's deeds, not simply one's words alone, demonstrate true and abiding love! good, and seeth his brother have need, and shutteth up his bowels of compassion from him, how dwelleth the love of God in him?" (1 John 3:17).

(Excerpt from "Daily Strength" Devotional, volume 1 of 4, week 2 by the author)

Dr. Doug Stauffer is pastor of Faith Independent Baptist Church. He was saved July 6, 1980, in Niceville, while stationed at the 33rd Tactical Fighter Wing at Eglin Air Force Base and has now been in the ministry for over 35 years. He has written 20 books including the best selling "One Book" trilogy ("One Book Rightly Divided, One Book Stands Alone, One Book One Authority"); along with several devotionals ("Daily Strength" series); and prophecy books ("Reviving the Blessed Hope, When the End Begins").



"But whoso hath this world's

Northwest Florida Prophecy Conference

Faith Independent Baptist Church and Southwest Radio Ministries (SWRC of Oklahoma City, Okla.) welcome you to the two-day 2023 Northwest Florida Prophecy Conference.

SWRC ministries began in 1933 and holds the distinction of being the longest-running continuous national radio program. Their programs have been broadcast on hundreds of radio stations nationwide and have reached millions through their worldwide outreach.

The SWRC ministry primarily focuses on Bible prophecy. So, each evening closes with Dr. Doug Stauffer teaching on this subject. One in every four Bible verses contains prophecy: 31,124 Bible Verses, with 8,352 verses covering prophecy, equaling 27% of the Bible. More than one-fourth of the Bible! Prophecy is a significant part of divine revelation from God.

Prophecy teachings offer a proper perspective on life and help understand the Bible. Prophecy motivates believers to live godly and exhibits the integrity of God's word. Since Jesus said that we are to live by every word that proceeds out of the mouth of God (Matthew 4:4, Luke 4:4), we disobey God when we ignore Bible prophecy.

Six national speakers:

Larry Spargimino—Senior Staff Evangelist Southwest Radio Ministries

Pastor Douglas Stauffer— Pastor of Faith Independent Baptist Church, Niceville, Florida

Pastor Greg Patten—Pastor of The Cross in Fort Wayne, Indiana, and former syndicated DJ Larry Stamm—Founder of Larry Stamm Ministries, a messianic ministry

Micah Van Huss—Former legislator, military, and current expert on all things supernatural

Pastor Josh Davis— Staff Evangelist Southwest Radio Ministries / Prophecy in The News

Continued on page 28



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<text>



BY SEAN DIETRICH

The first concert I ever saw was the Oak Ridge Boys. I was 2 years old. Mama took me. I pooped my diaper while they were singing "Elvira." My mother changed me at the foot of the stage as I was singing at the top of my voice. One of the Oak Ridge Boys gagged, midsong

"That's Mama's little musician," said my mother, wiping my hindparts.

The next concert I ever saw was the "Grand Ole Opry." My father moved us to Tennessee because he was building the GM plant in Spring Hill. Mama knew I loved music, so she carried me to "country music's biggest stage."

I remember seeing Jerry Clower. I remember a bluegrass group practically lighting their instruments on fire. I remember Minnie Pearl.

During the Opry performance, Mama stood me on the back of the pew so I could sing along. She kissed my cheeks and said, "That's Mama's little musician."

Mama bought my first nice guitar. It was the first "fine" instrument I ever owned. A Gibson. Student model, B-15. It was indestructible. You could use this guitar to tenderize meat. I still have it.

And it was Mama who bought my first piano on my 9th birthday. Mama bought a second-hand piano from the classifieds. She sent my father to pick it up. He bribed his friends to move the instrument with cases of free Busch. As a result, the piano was beat to heck.

I began playing piano in church at age 10. I was an accompanist. My mother was so proud. She always sat on the front pew at church and told innocent bystanding visitors that I was her son. "He's our little musician."

Throughout the vears. I would go on to break my

mother's heart a million times. After my father took his own life, Mama became a single mother. She struggled to make ends meet, cleaning condos. I threw my education away and dropped out of school. I helped pay rent.

As a teenager, I took my piano and guitar into dens of iniquity. I played in beer joints Sean of the South

Creative Writing. The first essay I wrote was about a woman named Mama. The essay had water spots on it when I turned it in.

That one essay would change my life. Writing itself would change my life. Writing would lead me into producing newspaper columns. Which would lead me into doing speaking enMama. There were streams running down my cheeks as I thumb-typed on my phone.

In only point-two nanoseconds, my mother responded: "That's Mama's little musician," she wrote.

So, here's to the woman who changed my diapers at the feet of the Oak Ridge Boys; who introduced me to Minnie Pearl; who made me what I am; who foolishly believed in her failure of a son, even when nobody else did, not even himself. Happy birthday, Mama.

Listen for your name on the air.

because I've had a lifelong love affair with Willie Nelson. I sang cheating songs and drinking songs that shamed my mother.

By the time I was a married man, I was a loser without a high-school diploma. I had no pot to you-know-what in, and no proverbial window to throw it out of.

I was a construction worker. I hung gutter. I scooped ice cream. I flipped burgers. I even did a short stint as a telemarket-

In my late 20s, I decided I wanted to go to college. My mother paid for my first class. It cost her almost \$100 for the first semester. That was a lot of money for a cleaning lady.

The first class I took was

Former local Sean Dietrich (he recently moved to Alabama) is a columnist and novelist known for his commentary on life in the American South. In addition to Bay Life, his work has appeared in Southern Living, The Tallahassee Democrat, Good Grit, South Magazine, Alabama Living, the Birmingham News, Thom Magazine and The Mobile Press Register, and he has authored seven books.

He will indeed be entertaining an audience at The Grand Ole Opry soon! A recent post on his Facebook page states:

"All my life, I have fit the definition of an abject loser. I am a fatherless child. I am a middle-school dropout. I am a high-school-equivalency guy. A fledgling community college graduate. A former construction worker, a subpar student, and i use por grammer

But on March 24, 2023, the year of our Lord, I will be playing music and telling stories on "The Grand Ole Opry.'

I want you to know that you're invited. Because you are the one who put me here."

See Sean on March 24, 2023, 7 p.m. at the Grand Ole Opry in Nashville, Tenn. Purchase tickets at https://www. axs.com/artists/1112862/sean-dietrich-tickets.

gagements. Which led to doing a one-man musical show, where I would tell stories and play an old Gibson guitar.

Over the last decade, I have taken this pitiful one-man show to 39 different U.S. states. I have played Mama's guitar all over the Union. And just yesterday morning, my wife got an email.

My wife read this email aloud.

"Dear Sean and Jamie," the letter read, "The Grand Ole Opry' would be thrilled if Sean would appear on the show... Please let us know some dates that might work for you."

I cried. My wife cried. My God. This had to be a joke. But it wasn't.

The first person I texted was

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Page 28

Arts & Music

MKAF Lineup for the 2023 Concerts in the Village

The 28th annual 10-concert Live Music Series Thursdays from April 20 to June 22 will feature premier musicians and bands performing everything from classic rock reggae and disco to modern pop and a live orchestra performance by Sinfonia Gulf Coast.

The concert series is held at the MKAF Dugas Pavilion in Destin.

The series kicks off April 20, with must-not-miss entertainers Post Modern Jukebox, celebrating vintage music and pop culture.

The season will include a new Memphis-infused show by Broadway singer Morgan James, accompanied by Sinfonia Gulf Coast; fan favorites Roman Street Party Band, Adam Ezra and the Gotta Groove Band, as well as Latin-fusion band Ozomatli, the high-energy brassy funk of Lucky Chops, the chill sounds of Yacht Rock Revue and gifted guitar player Shaun Hague playing tribute to guitar legend Eric Clapton. The series caps on June 22, with a performance by Big Bad Voodoo Daddy.

Enjoy a night under the stars at the most beautiful outdoor music venue on the Emerald Coast. Bring a bottle of wine, your favorite craft beer and a blanket or chair. Food and drinks will be available for purchase from a rotating list of local food trucks. Gates open at 6 p.m. with concerts beginning at 7 p.m. for this comeas-vou-are family-friendly outdoor concert series. Bring a lawn chair, picnic, wine, or purchase food and beverages on-site.

The 2023 concert schedule is as follows

April 20, Post Modern Jukebox April 27, Roman Street Party Band

May 5, Ozomatli May 11, Lucky Chops - New Day, New Tour May 18, Yacht Rock Revue



May 25, Symphonic Soul: The Magic of the Memphis Sound - Morgan James with special guest Ryan Shaw and Sinfonia Gulf Coast June 1, Gotta Groove Band June 8, Adam Ezra Group June 15, Journeyman: A Tribute to Eric Clapton June 22, Big Bad Voodoo Daddy

General admission varies per concert. Prices range from \$20 to \$35 for adults.Patrons purchasing tickets in advance of the concert day will save \$5 per ticket. Children 12 and under are free. A limited number of VIP tables (reserved table for eight guests for the entire season) are available for \$2,250.

Purchase tickets online at MKAF.org/events.

MKAF members enjoy early entry and free admission to every concert as well as discounted pricing to other MKAF events. For more information, visit MKAF.org.

To learn more about sponsoring the 2023 MKAF season, call (850) 650-2226.

CONFERENCE

continued from page 26

Schedule: Friday-February 17 8:00am—(Doors Open) 9:00am—Matthew Hill/ Douglas Stauffer-(Opening Remarks) 9:15am-Micah Van

Huss-"Ancient Cities and the Gods who Built them" 10:30am—Pastor Josh Davis—"The Fake Jesus" 11:45am—Pastor Larry Spargimino-"This Tulip Has Thorns-Part 1" 12:30pm-(Lunch) 2:00pm-Larry Stamm-

"Christ in The Passover"

3:15pm—Greg Patten—"America is it Over' 5:00pm—Douglas Stauffer— "Ready or Not Here He Comes"

Schedule: Saturday-

February 18 8:00am—(Doors Open) 9:00am—Matthew Hill/

Douglas Stauffer-Opening Remarks 9:15am-Micah Van Huss-

10:30am-Pastor Josh Da-

11:45am—Pastor Larry Spargimino—"The Tulip Has Thorns-Part 2" 12:30pm-(Lunch)

3:15pm—Greg Patten—"The Real World of The Spirits"

2:00pm—Larry Stamm—"Serv-

5:00pm—Douglas Stauffer—

"Post Trib Rapture Hoax"

ing in His Court"

Registration:

\$20 advance / \$25 at the Door



LUNCH WITH SPECIAL GUEST: WENDY RODRIGUE MAGNUS

Step into the magical and colorful world of George Rodrigue's "Loup-garou" or Blue Dog, featuring original artwork from Wendy's private collection, paired with the culinary masterpieces of Chef Jack McGuckin of Bijoux Restaurant + Spirits in Miramar Beach. Laissez le bons temps roulez!

TICKETS: \$75 FOR MEMBERS \$95 FOR NOT YET MEMBERS









"The Earth as it Was" vis-"One World Update"

Emerald Coast Theatre Company Sets February, March Entertainment

By Anna Fisher, Associate Artistic and EDUCATION DIRECTOR

We're in the mood for love at Emerald Coast Theatre Company this winter! Grab your significant other or your favorite gal pals and come join us Feb. 14 for some Valentine's (or Galentine's) fun.

Featuring classic artists from the Tinseltown era like Sinatra, Ella Fitzgerald, and Judy Garland, the one-night-only Golden Age of Hollywood cabaret is a unique way to say "I love you."

Ticket packages include a bottle of wine or bubbly, a Valentines-themed charcuterie board and two tickets to the show.

Love continues to be a theme through February and March with at least four other opportunities to catch a show or event. "The Last Five Years" Feb. 10-19 is a beautiful musical about love and relationships by Jason Robert Brown that will







stay with you long after the show is over.



On March 7, Bruce Collier,

is back on stage with his popular one-man production of "Winston Churchill: Through the Storm." The show takes place late in the evening of July 23, 1945, where, over brandy and cigars, Churchill reminisces about his personal and public life, the war and the possible future.

And since everyone loves good laugh, March 11 is Comedy on The Boulevard, hosted by Jason Hedden, along with a hilarious crew of comedians.

INSIGHTS

continued from page 25

(FRA) closer to 70 than 65. During the pandemic the number of more senior workers who were retiring almost tripled. We see that as temporary as the number of older workers is beginning to increase again. Many Americans are choosing to work beyond age 65 or perhaps they have retired from one career and now are having an encore career. That, too, can have implications for investors.

The rise of technology and affluence drive some people to work longer as they seek to build their assets through income, increased saving and investing be it in stocks, bonds or real estate (second homes being one example). Also, younger workers are on the rise again. Many of them stayed home or extended time in college and many are now out and in the work force. What this all adds up to is greater labor supply and less pressure on wages, that key driver of inflation. In other words, the economy might solve for inflation just as quickly if not quicker than the Federal Reserve. So, as we see it, disinflation is accelerating in goods, in services and in wages.

To sum it all up for our readers, these scenarios would prove to be beneficial to stock and bond values. We suggest investors, regardless of how 2023 unfolds, always take into account the big three: 1) Investment objective - IO, 2) Time Frame TF, and 3) Risk Tolerance -RT. Once those are defined, we suggest you then begin to put together that combination of investments for you to reach for and to attain your goals in this life.

Maurice Stouse is a Financial Advisor and the branch manager of The First Wealth Management/ Raymond James. The main office is located at The First Bank, 2000 98 Palms Blvd., Destin, FL 32451, phone 850.654.8124. Raymond James advisors do not offer tax advice. Please see your tax professionals. Email: Maurice.stouse@raymondiames.com.

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STJOE STJOE



Arts & Music

Free 10-Day Musical Festival Planned for February

By Debbie Carloni, ECMA Foundation Board Member

Emerald Coast Music Alliance Foundation, Inc. has a mission to perform free concerts featuring world-class musicians for elementary through high school students, senior centers, and organizations that serve the developmentally disabled or disadvantaged across the Panhandle, from Escambia to Walton counties.

Each winter, a 10-day Festival of live performances brings a variety of classical musicians with international backgrounds to perform in multiple venues – and





it's all free.

This year, for the first time, a free public concert will be held at the Fort Walton Beach Auditorium on Sunday, Feb. 5 at 4 p.m. Seating is limited so reserve your spot today at emeraldcoastmusic.org Since 2017, the ECMAF has featured classical pianists from Indonesia, China, the U.S. and Italy. The Peabody Cello Gang with Amit Peled from Johns Hopkins University joined the 2019 Festival. Gifted international musicians have come to perform on strings, guitar, brass, percussion, clarinet and flute. The musicians love to interact with their audience; inviting the audience to explore the instruments, ask questions, and even dance.

The 2023 Festival is scheduled for Feb. 1-10. This year, the ECMAF welcomes pianists Alon Goldstein, Dr. Regina Tanujaya, Junyi Nie, and Matteo Generani. Brass musicians Alan Morell and Claire Worsey return to perform and Hanzhi Wang (accordion), and Kevin Wu (traditional Chinese instruments) join for the first time

As a 501c3 Not-For-Profit organization, the Emerald Coast Music Alliance Foundation supports its concerts and expenses through donations. For more information, email info@emeraldcoastmusic.org or please visit our website at emeraldcoastmusic. org.

New OAA Board of Directors for 2023

The Okaloosa Arts Alliance (OAA) announces the board of directors for the current fiscal year. The executive board of directors are: president, Bill Head, Colonel (Ret.), USAF, MSC; vice president, Marlayna Goosby, Grow Your Gift Conservatory of Music; treasurer, Susan Kneller, chair of the OAA Grants Committee; and secretary, Becky Belcher, Arts & Harris, HH Arts; Diane Fraser, Design Society Emerald Coast Science Cen-

The board of directors is composed of James K. Baughman Sr., author; Jeanette Shires, Mattie Kelly Arts Center at NWFL State College and NWFL Symphony Guild; Chris Reid, Musician and Young Philosophers Society; Cole Huffer, Enlightened Studios; Helen

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FLORIDA

Harris, HH Arts; Diane Fraser, Emerald Coast Science Center; Karen Reid, MS, LMHC, BCB, Lotus Learning & Arts Center & Beyond Expectations, Inc.; Wally Ratcliffe, Arts & Design Society; Ursel Behnken, German Club; Carole Byrd, retired artist & teacher, and Gayle Vann, publicity chair. OAA) is a non-profit 501(c)3 local arts



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agency that supports the arts through advocacy, education, and marketing. It is supported in part by the Florida Department of State Division of Arts & Culture and from Florida Arts auto license tag revenues, but could not exist without its members and community support. For more information go to www. okaloosaarts.org



Hilton

🌸 Arts & Music

Paradise Promotions of The Emerald Coast and Life Media Present the Paradise Music Festival

7 BRIDGES, one of the greatest EAGLES tribute bands in America, is coming to the Destin-Fort Walton Beach Convention Center February 18, 2023. This concert event will feature four hours of fantastic, nostalgic, classic music from Three of the best bands in America performing on the FLORIDA POWER AND LIGHT STAGE. Doors open at 2 p.m. with the first band, Brandon Day and Tyan Schor opening the event, followed by the awesome PARADISE BAY-OU BAND playing your favorite Classic Country, Rock and Roll and Motown dance tunes from

4:30 to 6 p.m. as they bring The ISLAND DANCE PARTY to Fort Walton Beach. From 7 to 9 p.m., the 7 BRIDGES Eagles Tribute Band will take the stage and thrill fans with one of the absolute best ultimate Eagles experiences in America.

This event will also have 12 to 15 vendors offering T-shirts and other collectibles as well as Corporate Business Vendors with information and special offers on all their products and services. After you check in before the bands start, and during breaks, you will have time to browse the vendor and food sections and get some great bargains, food and beverages featuring festival food such as snow cones, cotton candy, specialty popcorn, sandwiches, chips, desserts, sodas, water, tea and alcoholic beverages.

More Information and TICKETS ON SALE NOW at www.ParadisePromotionsFL. com. General Admission seats: \$25 in advance and \$30 at the door. Reserved Table Seats are \$40 to \$50, VIP, upfront seats with a meal and a T-Shirt are \$75. We expect this event to be sold out. So, get your tickets early.



VIP Reserved Seats will receive a Food & Drink voucher with Table Water Service and a T-Shirt Alcohol and food sold by the Convention Center



ATTIE KELLY BOOM OF THE STATE COLLEGE ACTION OF THE STATE COLLEGE ACTIENT OF THE STATE COLLEGE



Dr. Benjamin Carson February 16, 2023



On Your Feet March 30, 2023



Kathleen Madigan April 29, 2023



Michael Cavanagh February 18, 2023



Ellis Island A Dream of America April 6, 2023



MOMIX Alice March 4, 2023



Madagascar April 27, 2023

For more information and ticket sales Visit MattieKellyArtsCenter.org

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